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ANNUAL REPORT

OF THE

Superintendent of Insurance

AND

Fire Commissioner

ALBERTA

TREASURY DEPARTMENT

1925

Printed by the direction of

THE HONOURABLE R. G. REID,

PROVINCIAL TREASURER

EDMONTON
PRINTED BY W. D. McLEAN, ACTING KING'S PRINTER
1926

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ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE

PROVINCE OF ALBERTA,
TREASURY DEPARTMENT,
EDMONTON, JULY 31ST, 1926.

TO THE HONOURABLE R. G. REID,
Provincial Treasurer of Alberta,
EDMONTON, ALBERTA.

SIR,—Pursuant to Section 53, Chapter 171, R.S.A. 1922 (The Alberta Insurance Act), I have the honour to submit herewith the Thirteenth Annual Report of the Insurance Department, giving abstracts of the annual statements of insurance companies authorized to do business within this Province for the year ending December 31st, 1925, together with a detailed statement of all those companies organized in the Province of Alberta.

The report further shows admissions, withdrawals, liquidations and changes of name during the year, together with such other data as will show a complete statement of the work accomplished during 1925.

LEGISLATION.

New legislation pertaining to agents, in consolidated form, was assented to on April 8th, 1926, and entitled "The Alberta Insurance Act, 1926" (Chapter 31). According to Section 496 thereof the following Acts and parts of Acts have been repealed:

(a) The Alberta Insurance Act.
(b) The Mutual Fire Insurance Act.
(c) The Accident and Sickness Policy Act.
(d) The Automobile Insurance Policy Act.
(e) The Life Insurance Act.

The Life Insurance Act as finally passed was practically in the same form as originally drafted with certain slight changes recommended by the insurance fraternity and considered advisable in the public interest. Part V and Part XV are to be proclaimed in force on a date to be fixed by the Lieutenant Governor in Council.

LIQUIDATION.

The liquidation of the Continental Fire & Casualty Co. of Winnipeg, as referred to in the 1924 Report, was completed during the year, the Receiver and Administrator being released by Order of the Court.

Admissions, Withdrawals and Other Changes.

The following companies holding Dominion Licenses have been admitted for registration:

American Automobile Insurance Co.
British Law Insurance Co., Ltd., of London.
Motor Union Insurance Co., Ltd.
Montreal Life Insurance Co.
Re-Insurance Co. "Rossia" of Copenhagen.
Sea Insurance Co., Ltd.
World Fire & Marine Insurance Co.

Withdrawals and Other Changes.

Equitable Alliance, of the Equitable Fire & Marine Insurance Company, withdrawn December 31st, 1925.

Exchange Underwriters' Agency, of the Royal Exchange Assurance, withdrawn December 31st, 1925.

Glasgow Underwriters' Agency, of the British Crown Assurance Co., Ltd., withdrawn December 31st, 1925.

London Mutual Fire Insurance Co. of Canada changed to London Canada Insurance Company.

New York Plate Glass Insurance Co. changed to New York Casualty Company.

Enforcement.

I report an improvement in the observance of the Act, a policy of strict enforcement having been carried on throughout the year. The number of complaints has increased, but, generally speaking, reports indicate that the policy of the Department is giving satisfaction to the insurance fraternity and the public.

Complaints received	85
Charges laid	75
Convictions obtained	64
Withdrawals	Nil
Absconded	3
Total amount of fines imposed	$770.00

Investigations Under the Criminal Code.

Charges laid	6
Convictions	2
Absconded	2
Dismissed	1
Withdrawn	1

Companies Registered 1925.

On December 31st, 1925, there were nineteen Provincial and Foreign Companies and Underwriters (not Dominion licenses) registered. These are classified as follows:

Companies doing—

Life Insurance	2
Fire and other classes	2
Accident, Casualty and Guarantee	2
Hail	1
Plate Glass	1
Mutual Insurance	5
Fraternal Associations	5
Miscellaneous classes	1
Total	19

The following Special Brokers were licensed in 1925:

R. L. Greene & Co., Ltd.; J. R. Jamieson, Ltd.; J. R. Smith; Starkweather & Shepley.

On December 31st, 1925, there were two hundred and thirty-two Insurance Corporations (Dominion Licensees) registered under The Alberta Insurance Act. These are classified as follows:

Companies doing—

Fire, Life and other classes	4
Life Insurance only	24
Life, Sickness and Accident	2
Fire Insurance only	33
Fire and Hail	6
Fire and other classes	114
Fire and Automobile	5
Auto only	1
Steam Boiler	1
Hail	2
Livestock	1
Plate Glass	1
Credit	1
Sickness and Accident	3
Mutual Fire	6
Fraternal Societies	11
Miscellaneous	17
Total	232

The preceding reports of Provincial and Foreign Companies are set forth in detail. Tables are also appended, showing the premiums and losses in various classes of insurance business transacted in the Province, also the investments of the various companies, and amounts written and at risk.

I have the honour to be, Sir,

Your obedient servant,

W. V. Newson,
Superintendent of Insurance.

ALBERTA LIFE & ACCIDENT INSURANCE COMPANY, LIMITED.

HEAD OFFICE: CALGARY, ALBERTA.

Registered in Alberta for Accident and Sickness Insurance.

Officers:

Dr. John Ferguson, President and Medical Director....Calgary, Alta.
J. C. C. Spence, Vice-President and Man. Director....Calgary, Alta.
M. E. Harkley, Secretary....Calgary, Alta.

Directors:

Wesley Clement, H. O. Simpson, John Ewing, J. C. C. Spence, Dr. John Ferguson.

Amount deposited with the Government of Alberta	$10,000.00
Authorized Capital	$1,000,000.00
Amount Subscribed	231,950.00
Amount Paid Up	31,212.50

STATEMENT OF THE COMPANY AS AT DECEMBER 31ST, 1925.

Assets.

Cash value of stocks and bonds	$40,891.96
Cash on hand and in Bank	908.17
Bills receivable	369.75
Real Estate	2,000.00
Office furniture and fixtures	898.11
Other assets	333.37
	$45,401.36

Liabilities.

Claims in course of adjustment	$ 830.00
Capital stock paid up	31,212.50
Reinsurance reserve for insurance contracts in force	1,252.85
	$33,295.35
Excess of assets over such liabilities	$12,106.01

Receipts.

Net cash received during the year for premiums	$ 9,503.54
Cash received for interest	1,931.08
Cash received from all other sources	111.25
	$11,545.87

Expenditure.

Expenses of Management—		
Cash paid for commissions		$ 3,680.65
Cash paid for statutory assessment, license fees, rent and taxes		787.06
Cash paid for travelling expenses		58.50
Cash paid for salaries, directors and auditors' fees		3,457.25
Cash paid for printing, stationery and advertising		161.89
Cash paid for postage, telegrams and express		168.47
Cash paid for law costs		83.00
Cash paid for other expenses		318.17
		$ 8,714.99
Miscellaneous Payments—		
Amount paid during the year for losses		$ 1,674.40
Cash for debentures, Mortgages, etc. (not extended)	$1,065.31	
		$10,389.39

THE FARMERS' FIRE & HAIL INSURANCE COMPANY

HEAD OFFICE: CALGARY, ALBERTA.

Commenced Business, 1917.

Registered in Alberta for Fire and Hail Insurance.

Officers:

A. N. Kessler, President ..... Lethbridge, Alta.
W. E. Underwood, Vice-President ..... Calgary, Alta.
C. V. Dacre, Secretary Treasurer and Manager ..... Calgary, Alta.

Directors:

W. E. Underwood, M. P. Johnston, G. L. Peet, C. E. Sword, A. H. Goodall, A. N. Kessler, Fred Davis.

Amount deposited with the Government of Alberta:

In securities		$10,000.00
By bond United States Fidelity & Guaranty		50,000.00
		$60,000.00
Amount deposited with the Government of Saskatchewan		$20,000.00
Authorized Capital		$500,000.00
Amount subscribed		350,800.00
Amount Paid Up		87,725.00

Contracts guaranteed by Union Insurance Society of Canton.

Statement of the Company for the Year Ending December 31st, 1925.

Assets.

Cash value of stocks, bonds, debentures etc.	$ 30,300.00
Cash on hand and in Bank	522.99
Bills receivable	8,280.69
Agents' balances and premiums uncollected	1,566.79
Due for reinsurance	129.54
Notes renewed and interest	3,497.70
Office furniture, fixtures	1,229.88
Cash value of Real Estate	1,359.37
Other Assets	405.09
	$ 47,292.05

Liabilities.

Capital Stock paid up	$ 87,725.00
Amount due and accrued for agency expenses	299.91
Amount of unpaid loans	90,000.00
Other liabilities	5,535.63
	$183,560.54
Excess of liabilities over admitted assets	$136,268.49

Receipts.

Net cash received during the year for premiums	$ 56,671.87
Cash received for interest	3,424.37
Cash received for calls on capital stock	25.00
Cash received from all other sources	3,578.64
Cash received for debentures, etc. (not extended), $973.89	
	$ 63,699.88

Expenditure.

Expenses of Management—	
Cash paid agents for commissions, salaries and bonus	$ 6,825.09
Cash paid interest, discount and exchange	95.43
Cash paid law costs	14.00
Cash paid investigation and adjustment of claims	1,434.50
Cash paid travelling expenses	2,720.09
Cash paid rent, taxes	1,627.44
Cash paid salaries, directors and auditors' fees	5,488.88
Cash paid printing, stationery and advertising	1,907.11
Cash paid postage, telegrams, express and phones	569.37
Cash paid statutory assessment and license fees	1,210.00
Cash paid other expenses	6,661.04
	$28,552.95

Miscellaneous Payments:	
Net amount paid for losses occurring in 1925	$25,095.71
Other expenditures	11,831.85
	$65,480.51

GERMAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: WETASKIWIN, ALTA.

Commenced Business, May 20th, 1920.

Officers:

Richard Ballhorn, President ..... Wetaskiwin, Alta.
John Berry, Vice-President ..... Wetaskiwin, Alta.
S. H. Reist, Secretary-Treasurer ..... Wetaskiwin, Alta.

Directors:

C. Krutzfeldt, S. J. Fey, John Berry, V. C. Thompson, Roy Ballhorn, T. T. Jevene, C. B. Weiser, J. Schreifels, Anson Reist, F. Strohschein, I. G. Summers.

STATEMENT OF THE COMPANY AS AT DECEMBER 31ST, 1925.

Assets.

Cash on hand and in Bank	$ 2,261.06
Amount unpaid of assessment levied during 1925	675.50
	$ 2,936.56

Liabilities.

Nil.

Receipts.

Cash received for 1925 assessments	$ 2,830.10
Cash for assessments levied prior to 1925	954.50
Cash borrowed during 1925	812.30
	$ 4,596.90

Expenditure.

Expenses of Management—	
Cash paid for salaries, directors and auditors' fees	$ 215.80
Cash paid for printing, stationery and advertising	21.60
Cash paid for postage, telegrams and express	22.95
Cash paid for statutory assessments, license fees, rent and taxes	135.69
Other expenses	18.20
	$ 414.24
Miscellaneous Payments—	
Amount paid for losses occurring during 1925	$ 347.00
Repayments of loans	2,685.56
	$3,446.80

MOVEMENT IN RISKS.

Risks on the Mutual System:	
Policies in force December 31st, 1924, on Mutual System	$ 909,300.00
Taken during the year 1925	285,750.00
Gross amount in force at any time during 1925	$1,195,050.00
Deduct expired and cancelled	289,110.00
Net Mutual System risks in force December 31st, 1925	$ 905,940.00

GENERAL INTERROGATORIES.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1925? Answer: One.

Date when made? Answer: December 1st, 1925.

What are the several rates per cent. of such assessments on the face premium notes or undertakings? Answer: $4.00 per $1,000.00.

At what dates respectively were such assessments payable? Answer: December 31st, 1925.

Were the Company's accounts duly audited for the year ending December 31st, 1925? Answer: Yes.

Date of such audit? Answer: January 16th, 1926.

Name and post office address of the auditor of accounts of 1925? Answer: J. B. Walker, Wetaskiwin.

Enumerate all books of record or account kept for the purpose of the Company. Answer: Cash, Minute, Recording and index books.

Date and place at which last annual meeting was held? Answer: Wetaskiwin, January 23rd, 1926.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary-Treasurer, $2,000.

Of how many directors does the board consist? Answer: Eleven.

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: CALGARY, ALTA.

Commenced Business, July 1st, 1923.

Officers:

Samuel C. Brown, President	Calgary, Alta.
Frederick A. Ogilvie, Vice-President and Gen. Mgr.	Calgary, Alta.
Clarence H. St. John, Secretary-Treasurer	Calgary, Alta.
W. D. Dixon, Medical Director	Calgary, Alta.

Directors:

Geo. Fisher, Evan Roberts, W. D. Dixon, Samuel C. Brown, A. Corrie, Frederick A. Ogilvie, Clarence H. St. John, J. G. Norstrant, Geo. R. Elthrington.

Authorized to transact Sickness and Accident and Automobile Insurance.

Amount deposited with the Government of Alberta	$12,500.00
Authorized Capital	$500,000.00
Amount Subscribed	456,100.00
Amount Paid	51,054.50

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Assets.

Cash value stocks, bonds, debentures	$40,781.77
Cash value of mortgages	3,000.00
Cash on hand	425.27
Cash on deposit to the Company's credit and not drawn against	5,600.21
Agents' balances and premiums uncollected (commissions deducted)	1,893.93
Interest due or accrued and unpaid	668.00
Office furniture	1,521.58
Amount of all other assets	4,494.00
	$58,384.76

Liabilities.

Re-insurance reserve for Insurance contracts in force	$ 4,497.51
Amount of claims or losses in suspense	843.77
Total amount of liabilities	$ 5,341.28
Capital stock paid up (including calls outstanding)	51,054.50
	$56,395.78
Excess of assets over such total	$ 1,988.98

Receipts.

Cash received for premiums	$32,139.86
Cash received for interest	1,567.23
Cash received for calls on capital stock	12,394.50
Cash received from all other sources	13,329.70
	$59,431.29

Expenditure.

Expenses of Management—	
Cash paid for salaries, directors and auditors' fees	$ 7,792.21
Cash paid to agents for commission, salaries and bonus	19,897.40
Cash paid for law costs	300.00
Cash paid fuel and light	88.79

Cash paid interest, discount and exchange		$ 66.02
Cash paid statutory assessment and license fees		200.00
Cash paid travelling expenses		1,065.00
Cash paid for rent and taxes		778.00
Cash paid for printing, stationery and advertising		1,229.00
Cash paid postage, telegrams and express		619.03
All other expenses		1,204.31
		$33,239.76
Miscellaneous Payments—		
Cash paid for losses occurring in 1925		$ 8,545.56
Cash paid for losses occurring in previous years		340.38
Cash paid for debentures, mortgages and other securities (not extended)	$15,396.69	
		$42,125.70

LACOMBE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: LACOMBE, ALBERTA.

Commenced Business, December 20th, 1913.

Officers:

H. L. Pearce, President ..... Lacombe, Alta.
Edward Hinkley, Vice-President ..... Ponoka, Alta.
D. F. Chisholm, Secretary Treasurer (pro. tem.) ..... Lacombe, Alta.

Directors:

H. L. Pearce, J. M. Douglas, F. H. Taylor, Jas. Eadie, E. Hinkley, H. W. Metcalf, A. W. Sharpe, Owen Davies, C. W. Merrill, Thos. Henderson, E. Johnson, E. A. Martin, J. A. Miller, John McKenty.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Assets.

Cash on hand at head office	$ 172.08
Cash deposited in chartered banks as at Dec. 31st, 1925	233.02
Amount unpaid of assessments which were levied in 1925	2,904.00
Amount unpaid of assessments levied in prior years	4,957.33
Amount of premium notes in force after deducting all payments thereon and assessments levied	12,936.83
All other assets	130.70
	$21,333.96

Liabilities.

Losses adjusted and unpaid	$ 2,194.70
Unpaid loans from banks	500.00
Amount required to reinsure all risks taken on cash plan	1,983.62
Amount of all other liabilities	112.11
	$ 4,790.43

Receipts.

Cash received for assessments levied in 1925	$ 3,630.92
Cash received for assessments levied in prior years	2,940.32
Cash received for payments on cash system	1,061.90
Cash received for interest	4.00
Cash received for loans	5,250.00
Cash received from other sources	31.20
	$12,918.34

Expenditure.

Expenses of Management—	
Cash paid for commissions to agents	$ 1,319.17
Cash paid for investigation and adjustment of claims	274.95
Cash paid for interest and exchange	146.11
Cash paid for statutory assessment and license fees	184.50
Cash paid for salaries, directors' and auditors' fees	1,765.68
Cash paid for printing, stationery and advertising	205.50
Cash paid for postage, telegrams and express	87.91
Cash paid for all other expenses	57.45
	$ 4,041.27
Miscellaneous Payments:	
Cash paid for losses which occurred in 1925	$ 2,504.90
Cash paid for losses which occurred prior to 1925	40.00
Cash paid for rebate and return premiums	47.35
Cash paid for repayment of loans	7,250.00
Cash paid for all other expenses	350.01
	$14,233.53

MOVEMENT IN RISKS.

Risks on the Mutual System:	
Amount in force December 31st, 1924, on mutual system	$1,265,829.66
Policies taken during 1925 new or renewed	385,631.00
Gross number and amount of mutual system risks in force at any time during 1925	$1,651,460.66
Deduct expired and cancelled in 1925	420,583.00
Net risks on mutual system in force Dec. 31st, 1925	$1,230,877.66
Risks on the Cash System:	
Amount in force December 31st, 1924, on cash system	$ 306,207.39
Policies taken during 1925	66,640.00
Gross amount in force on the cash system at any time in 1925	$ 372,847.39
Deduct expired and cancelled	92,523.00
Net risks on cash system in force Dec. 31st, 1925	$ 280,324.39

GENERAL INTERROGATORIES.

What is the scale of premium notes taken by the Company? Answer: $2.00 per $100.00.

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1925? Answer: One.

Date when made? Answer: December 1st, 1925.

What are the several rates per cent. of such assessments on the face of the premium notes or undertakings? Answer: 25 per cent.

At what dates, respectively, were such assessments payable? Answer: During month of December.

Were the Company's accounts duly audited for the year ending 31st December, 1925? Answer: Yes.

Name and post office address of the auditor of accounts of 1925. Answer: S. Pamely, Red Deer.

Date of audit? Answer: February 5th, 1926.

Enumerate all books of record or account kept for the purpose of the Company. Answer: Cash-book, ledger, journal, cash note and cancellation register, minute-book.

Date and place appointed for the annual meeting? Answer: Lacombe, Alta., February 6th, 1926.

What officers of the Company are under bond and for what sum respectively? Answer: E. Hinkley, Thos. Henderson, H. W. Metcalf, A. W. Sharpe, J. M. Douglas, H. L. Pearce, jointly in the sum of $8,000.00.

Of how many directors does the board consist? Answer: Fourteen.

MERCHANTS AND TRADERS' ASSURANCE COMPANY

HEAD OFFICE: CALGARY, ALBERTA.

Commenced Business, April 17th, 1919.

Officers:

C. H. Dunham, President ..... Calgary, Alta.
M. E. Grauel, Secretary ..... Calgary, Alta.

Directors:

C. H. Dunham, M. E. Grauel, A. M. Snowdon

Amount deposited with the Government of Alberta	$10,169.45
Authorized Capital	$500,000.00
Amount Subscribed	200,200.00
Amount Paid	25,000.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Assets.

Cash on hand and in banks	$ 7,283.09
Cash value, stocks, bonds, debentures, etc.	26,799.21
Cash value of mortgages	10,533.05

Agents' balances	$ 5,282.72
Office furniture	1,187.00
All other assets	14,800.00
	$65,885.07

Liabilities.

Total reserve of unearned premiums	$ 8,445.45
Re-insurance reserve for hail insurance	8,640.69
Amount borrowed by Company on security of legally pledgable assets	6,600.00
Amount of losses remaining unpaid	1,750.96
Amount due or accrued for taxes	500.00
	$25,937.10
Capital stock paid up	25,000.00
	$50,937.10
Excess of assets over such liabilities	$14,947.97

Receipts.

Cash received for premiums		$19,471.29
Cash received for interest		1,739.89
Cash received for calls on capital stock		375.00
Cash received for loans		3,500.00
Cash received for hail operations, 1923		64.92
Cash received for debentures, mortgages and other securities (not extended)	$3,104.50	
		$25,151.10

Expenditure.

Expenses of Management—

Cash paid to agents for commissions, etc.	$ 5,111.05
Cash paid for salaries, directors and auditors' fees	475.00
Cash paid for rent and taxes	1,602.56
Cash paid for printing, stationery and advertising	79.13
Cash paid for other expenses	13.64
	$ 7,281.38

Miscellaneous Payments—

Cash paid for losses occurring in 1925		$ 9,549.78
Cash paid for all other expenses		1,329.56
Cash paid for debentures, mortgages, etc. (not extended)	$6,697.00	
		$18,160.72

MILK RIVER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: MILK RIVER, ALTA.

Commenced Business, June 6th, 1914.

Officers:

A. H. Steckle, President ..... Milk River, Alta.
Geo. C. Barrows, Vice-President ..... Milk River, Alta.
G. H. Giles, Secretary-Treasurer ..... Milk River, Alta.

Directors:

Geo. C. Barrows, W. Ludeman, F. Hummel, G. H. Holroyd, E. Hotze, A. H. Steckle, Henry Tompohr, Math Thielon, J. M. Atkinson.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Assets.

Cash on deposit and on hand as at December 31st, 1925	$ 1,761.19
Cash unpaid of assessments which were levied during 1925	1,800.00
Net premium note assets	8,162.50
	$11,723.69

Liabilities.

Directors' fees due and accrued	$ 527.20
Salaries due and accrued	831.94
	$ 1,359.14

Receipts.

Cash received for assessments levied in prior years	$ 13.55
Cash received assessments levied during 1925	2,182.00
Cash received from all other sources	36.00
	$ 2,231.55

Expenditure.

Expenses of Management—	
Cash paid for statutory assessments and license fees	$ 50.00
Cash paid for salaries, directors and auditors' fees	884.65
Cash paid for printing, stationery and advertising	25.00
Other expenditures	86.54
	$ 1,046.19
Miscellaneous Payments—	
Cash paid for losses	$ 1,075.00
	$ 2,121.19

MOVEMENT IN RISKS.

Mutual System Risks:	
Policies in force December 31st, 1924	$615,408.00
Policies taken during 1925	85,817.00
Gross amount of risks in force at any time during 1925	$701,225.00
Deduct expired and cancelled	71,210.00
Net risks on mutual system in force Dec. 31st, 1925	$630,015.00

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: 3 per cent.

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1925? Answer: One.

Date when made? Answer: September 19th, 1925.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 15 per cent.

At what dates respectively were such assessments payable? Answer: October 19th, 1925.

Were the Company's accounts duly audited for the year ending December 31st, 1925? Answer: Yes.

Date of Audit? Answer: February 22nd, 1926.

Name and post office address of auditor of accounts of 1925? Answer: Joseph L. McKnight, Milk River, Alta.

Enumerate all books of record or account kept for the purpose of the Company. Answer: Policy register, cash-book, ledger and minute-book.

Date and place appointed for the annual meeting? Answer: Milk River, February 24th, 1926.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary-Treasurer, $2,000.00.

Of how many directors does the board consist. Answer: Nine.

NATIONAL PLATE GLASS INSURANCE COMPANY

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business, April 16th, 1906.

Officers:

Brig.-General R. W. Paterson, President	Winnipeg, Man.
J. McDiarmid, Vice-President	Winnipeg, Man.
W. E. Lough, Secretary-Treasurer	Winnipeg, Man.

Directors:

A. G. Matthews, L. Paterson, J. McDiarmid,
Brig.-Gen. R. W. Paterson, W. E. Lough.

Amount deposited with the Government of Alberta $3,173.46

Authorized Capital $30,000.00
Amount Subscribed 15,000.00
Amount Paid 14,250.00

Authorized to transact Plate Glass Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Assets.

Cash value of real estate (less encumbrances)	$ 2,536.75
Cash value of stocks, shares, debentures, etc.	16,969.96
Cash on deposit to the Company's credit and not drawn against on December 31st, 1925	316.84
Agents' balances and premiums uncollected	789.65
Interest due or accrued and unpaid	231.12
	$20,844.32

Liabilities.

Total reserve of unearned premiums for all outstanding risks	$ 3,282.35
Discount reserve carried out at 80% thereof	278.70
Dividends declared and remaining unpaid	1,080.00
Amount due for commission	97.62
Amount of all other liabilities	44.33
	$ 4,783.00
Capital stock paid up	$14,250.00
	$19,033.00
Excess of assets over such total	$ 1,811.32

Receipts.

Total net cash received during year for premiums	$ 4,120.97
Cash received for interest	1,256.10
Cash from all other sources	2,500.00
	$ 7,877.07

Expenditure.

Expenses of Management—	
Cash paid to agents for commission, salaries and bonus	$ 908.58
Cash paid for statutory assessment and license fees	90.58
Cash paid for salaries, directors and auditors' fees	505.00
Cash paid for postage, telegrams and express	7.93
Cash paid for printing, stationery and advertising	37.80
Cash paid for travelling expenses	204.08
	$ 1,753.97

Miscellaneous Payments—		
Net amount paid for losses or claims		$ 2,162.56
Cash paid for dividends		990.00
Cash paid for repayment of loan		2,500.00
Cash paid for mortgages, debentures, etc. (not extended)	$2,500.00	
		$ 7,406.53

ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY.

HEAD OFFICE: WATERLOO, ONTARIO.

Commenced Business, November 19th, 1920.

Officers:

S. C. Tweed	President and Manager
Senator H. W. Laird	Vice-President
Ed. Irwin	Vice-President
J. C. Briethaupt	Vice-President
M. J. Smith	Secretary

Directors:

S. C. Tweed, Senator H. W. Laird, J. C. Briethaupt, W. E. Long, A. W. Briggs, K.C., W. E. Payne, K.C., E. Irwin, Hon. F. C. Biggs, J. A. Martin, E. C. Mitchell, A. E. Silverwood, Hon. Manning Doherty, E. K. Reiner, Dr. Chas. S. Morton, Melville Rousseau.

Authorized to transact Life Insurance.

Amount deposited with Government of Alberta		$24,000.00
Authorized Capital	$2,000,000.00	
Amount Subscribed	2,000,000.00	
Amount Paid	183,370.62	

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Ledger Assets.

Cash value of real estate, less encumbrances		$ 63,768.38
Cash value of mortgages, exclusive of interest		313,740.72
Amount secured by the Company's policies in force:		
(a) Loans to policy holders	$159,952.41	
(b) Advances to policy holders	57,983.95	
		217,936.36
Book value of bonds, debentures and debenture stocks		1,493,572.98
Cash on hand at Head Office	$ 38,955.89	
Cash on hand at bank	19,258.04	
		58,213.93
All other ledger assets		15,723.50
Total ledger assets		$2,162,955.87

Non-Ledger Assets.

Interest and dividends due	$ 1,300.89	
Interest accrued	28,692.24	
		$ 29,993.13
Net premiums due and uncollected and deferred		129,926.76
All other assets		48,075.73
Total non-ledger assets		$ 207,995.62
Total assets		$2,370,951.49

Liabilities.

Net liability under assurance, annuity and supplementary contracts in force	$1,778,280.00
Liability for payments due under contracts	6,095.00
Provision for unreported death losses and disability claims	2,000.00
Reserve from policy holders in advance	3,598.54
Provincial, Municipal and other taxes due and accrued	3,135.00
Medical examiners' fees due and accrued	865.00
Commission to agents due and accrued	3,973.88
Unpaid loans	250,000.00
Reserve for stock notes under discount	37,737.14
All other liabilities	15,830.81
	$2,101,515.37
Capital Stock Paid Up	183,370.62
	$2,284,885.99
Excess of assets over such liabilities	$ 86,065.50

Receipts.

Total net premiums income and consideration for annuities	$ 762,221.68
Interest and dividends	94,694.65
Gross rents for Company's property	7,177.26
Income from all other sources	27,145.83
Gross profit on sale or maturity of ledger assets	19,684.38
	$ 910,923.80

Expenditure.

Total net disbursements in respect of assurance and annuity contracts		$ 159,538.26
Taxes, licenses and fees		14,664.54
Head Office Expenses:		
Salaries	$ 46,216.96	
Directors' fees	2,208.50	
Auditors' fees	1,200.00	
Travelling expenses	4,864.42	
Rents	5,040.00	
		59,529.88

Branch Office and Agency Expenses:		
Assurance Commissions	$120,750.61	
Renewals	70,561.87	
Salaries	17,586.88	
Travelling expenses	1,027.59	
Rents	13,708.38	
Miscellaneous	8,221.02	
		$ 231,856.35
All other expenses:		
Advertising	$ 12,790.13	
Books and periodicals	1,209.33	
Express, telegrams and telephones	3,448.79	
Legal fees	2,325.06	
Medical fees	10,721.58	
Office supplies	990.18	
Postage	6,256.21	
Printing and stationery	9,518.12	
Commission on loans	363.50	
Miscellaneous	11,892.34	
		59,515.24
		$ 525,104.27

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: 407 SCOTT BLOCK, WINNIPEG, MAN.

Commenced Business, March, 1905.

Officers:

L. E. Frost, President	Winnipeg, Man.
J. B. Sinclair, Vice-President	Winnipeg, Man.
F. W. Ritter, Secretary	Winnipeg, Man.
H. C. McWilliams, Treasurer	Winnipeg, Man.

Directors:

Geo. F. Robertson, H. C. McWilliams, L. E. Frost, W. P. Dutton, E. G. De Wolf, R. Skov, W. Thorn, J. B. Sinclair, A. B. Estlin.

Amount of deposit with Government of Manitoba	$15,000.00
Amount of deposit with Government of Saskatchewan	10,000.00
Amount of deposit with Government of Alberta	Nil
	$25,000.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Assets.

Cash value of mortgages	$ 8,009.99
Cash value of bonds, debentures, etc	67,118.44
Cash deposited with Home Investment and Savings Association	5,186.33

Cash deposited with Canada Permanent Mortgage Corporation		$ 20,253.03
Amount of unpaid assessments levied during 1925		625.40
Amount of unpaid assessments levied in prior years		83.25
Amount of interest due and accrued		352.77
		$101,629.21

Liabilities.

Guarantee, premium deposit		$ 44,175.85
Reserve for doubtful accounts		407.73
Reserve for taxes and licenses		1,072.85
		$ 45,656.43
Excess of assets over liabilities		$ 55,972.78

Receipts.

Cash received for assessments, 1925		$ 5,563.30
Cash received for assessments, 1924		7,080.95
Cash received for interest		5,097.05
Cash received for reinsurance		4,015.38
Cash received from all other sources		523.64
Cash received for sale of debentures, mortgages, etc. (not extended)	$28,143.30	
		$ 22,280.32

Expenditure.

Expenses of Management—		
Cash paid for law costs		$ 70.00
Cash paid for exchange		24.02
Cash paid for investigation of claims		98.45
Cash paid for statutory assessments and license fees		636.21
Cash paid for rent and taxes		325.00
Cash paid for salaries, directors and auditors' fees		2,792.40
Cash paid for printing, stationery and advertising		156.82
Cash paid for postage, telegrams and express		65.08
Cash paid for sundries		136.85
		$ 4,304.83
Miscellaneous Payments—		
Cash paid for losses occurring during 1925		$ 5,846.53
Cash paid for losses prior to 1925		2,600.41
Cash paid for reinsurance		4,054.40
Other expenditures		2,110.57
Cash paid for debentures, mortgages, etc. (not extended)	$29,320.00	
		$ 18,916.74

MISCELLANEOUS RISKS.

Policies in force 31st December, 1924, on mutual system	$4,298,803.00
Policies taken during 1925 new or renewed	963,653.00
Gross amount of mutual system risk in force at any time during 1925	$5,262,456.00
Deduct expired and cancelled in 1925	1,136,003.00
Net risk on mutual system in force 31st Dec., 1925	$4,126,453.00

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: None, cash 1% and 75% for co-insurance.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1925? Answer: One.

Date when made? Answer: December 31st, 1925.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 12% of guarantee deposit.

At what date was such assessment payable? Answer: December 31st, 1925.

Were the Company's accounts duly audited for the year ending December 31st, 1925? Answer: Yes.

Date of audit? Answer: January, 1926.

Name and post office addresses of auditors of accounts of 1925? Answer: D. A. Pender, Slasor & Co., Winnipeg, Man.

Enumerate all books of record or account kept for the purposes of the Company? Answer: Policy register, cash synoptic, ledger and minute book.

Date and place appointed for the annual meeting? Answer: Winnipeg, January 29th, 1926.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary, $2,000.00, United States Fidelity & Guaranty Co.

Of how many directors does the board consist? Answer: Nine.

How often does the board meet and what fees are paid to directors? Answer: At call of Secretary; $10.00 per diem for out-of-town directors.

THE WAWANESA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WAWANESA, MANITOBA.

Commenced Business, 1896.

Officers:

S. H. Henderson, President ..... Wawanesa, Man.
E. H. Dewart, Vice-President ..... Winnipeg, Man.
C. M. Vanstone, Secretary and Manager ..... Wawanesa, Man.
E. L. McDonald, Treasurer ..... Wawanesa, Man.

Directors:

S. H. Henderson, E. H. Dewart, A. J. Elliott, Samuel Reid, Robert Wallace, G. H. Stephens.

Amount deposited with the Government of Alberta $15,000.00
Amount deposited with the Government of Alberta 6,752.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Assets.

Cash value of real estate	$ 13,600.00	
Cash value of mortgages	31,136.05	
Cash value of bonds, debentures and securities	460,221.22	
		$ 504,957.27
Cash on hand at Head Office		7,544.41
Cash in bank and not drawn against as at Dec. 31st, 1925		153,682.36
Cash in agents' hands acknowledged by them to be due		6,878.82
Amount unpaid of instalments or fixed payments on premium notes		1,471.09
Amount unpaid of assessments levied during 1925		63,271.75
Amounts unpaid of assessments levied in prior years		35,050.28
Net premium note assets		1,254,567.14
All other assets		27,631.09
		$2,055,054.21

Liabilities.

Amount of losses supposed or reported	$ 13,593.50
Amount required to reinsure all oustanding risks on cash system	134,437.39
Amount of all other liabilities	146.95
	$148,177.84

Receipts.

Cash received by Company as fixed payments due in 1925	$ 858.76
Cash received by Company as fixed payments due in prior years	3,401.97

Columbia Insurance Co. of New Jersey	D. K. Boddy	Calgary	Fire, Explosion, Sprinkler Leakage and Tornado.
Caledonian Insurance Company	Andrew Whyte	Edmonton	Fire.
Commercial Union Assurance Co., Ltd.	C. H. Chapman	Edmonton	Fire, Explosion, Sprinkler Leakage, Plate Glass, Auto, Accident, Burglary, Inland Transportation, Sickness, and Tornado.
Connecticut Fire Insurance Co. of Hartford	H. B. McDonald & Co., Ltd.	Calgary	Fire and Hail.
Continental Insurance Co. of New York	H. A. Benjamin	Calgary	Fire, Tornado, Riot, C.C. Explosion, Sprinkler Leakage.
Canada Security Assurance Co.	D. K. Boddy	Calgary	Fire, Hail, Auto, Explosion, Sprinkler Leakage and Tornado.
Century Insurance Company, Ltd.	C. E. Lane	Calgary	Fire, Sprinkler Leakage and Explosion.
Canadian General Insurance Co.	C. H. Dunham	Calgary	Auto, Livestock, Plate Glass and Auto.
Central Insurance Company, Ltd.	H. A. Benjamin	Calgary	Fire, Tornado, Explosion, Auto, and Sprinkler Leakage.
Cornhill Insurance Co., Ltd.	G. E. H. Smith	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado, and Auto.
Canadian Fire Insurance Company	W. J. Snaddon	Calgary	Fire, Auto, and Plate Glass.
Dominion of Canada Guarantee & Accident Insurance Co.	D. S. Layton	Calgary	Accident and Sickness, Plate Glass, Fire, Guarantee, Burglary, Life, Auto, Liability.
Dominion Gresham Guarantee & Casualty Co.	W. A. Ackland	Calgary	Accident and Sickness, Auto, Burglary, Plate Glass, Inland Transportation, Guarantee, and Fire.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire.
Dominion Life Assurance Company	W. L. McBeth	Edmonton	Life.
Eagle, Star & British Dominions Insurance Co.	A. C. Ruby	Calgary	Fire, Hail, and Auto.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925—*Continued*

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Employers' Liability Assurance Corp., Ltd.	V. Grace	Calgary	Fire, Hail, Accident and Sickness, Auto, Guarantee, Burglary, Plate Glass, Explosion, Sprinkler Leakage, S. Boiler, Tornado.
Equitable Fire & Marine Insurance Co.	H. W. Allan	Calgary	Fire.
Excelsior Life Insurance Co., Ltd.	J. Kilgour	Edmonton	Life.
Essex & Suffolk Equitable Ins. Co., Ltd.	W. R. Pallister	Calgary	Fire.
Farmers' Fire & Hail Insurance Co.	C. V. Dacre	Calgary	Fire and Hail.
Federal Insurance Co. of New Jersey	H. M. Killam	Calgary	Hail.
Fidelity-Phenix Fire Insurance Co. of N.Y.	H. A. Benjamin	Calgary	Fire, Tornado, Explosion, Riot, Civil Commotion and Sprinkler Leakage.
Fidelity Insurance Co. of Canada	L. A. Weber	Edmonton	Guarantee, Plate Glass, Auto, Burglary, Liability, Accident and Sickness.
Firemen's Fund Insurance Co.	Northern Investment Co.	Edmonton	Fire, Inland Transportation, Sprinkler Leakage and Tornado.
Firemen's Insurance Co. of Newark	H. Lang	Medicine Hat	Fire, Tornado, Ocean and Inland Marine.
Fire Association of Philadelphia	Hornibrook, Whittemore & Allan	Calgary	Fire, Tornado, Explosion, Windstorm, and Sprinkler Leakage.
Fire Insurance Co. of Canada	W. Chambers	Calgary	Fire.
Franklin Fire Ins. Co. of Philadelphia	A. C. Hagen	Calgary	Fire and Hail.
General Accident Assurance Co. of Canada	James G. Butler	Calgary	Fire, Accident and Sickness, Hail, Steam Boiler, Guarantee, Burglary, Auto, Plate Glass, Sprinkler Leakage, Robbery, E. Machinery, and Explosion.

ANNUAL REPORT OF THE FIRE COMMISSIONER, ALBERTA, 1925*

PROVINCE OF ALBERTA,
TREASURY DEPARTMENT,
Edmonton, March 1st, 1926.

TO THE HONOURABLE R. G. REID,
Provincial Treasurer of Alberta,
EDMONTON, ALBERTA.

SIR,—I have the honour to submit herewith for your consideration the Sixth Annual Report covering the operations of the Department of the Fire Commissioner from January 1st to December 31st, 1925, in accordance with Section 26 of Chapter 198 of the Revised Statutes of Alberta, 1922 (An Act to Provide for the Prevention and Suppression of Fires).

The duties of the Fire Commissioner are of a rather arduous nature; nevertheless, fire prevention is making headway, notwithstanding difficulties, arising mostly from indifference and a lack of appreciation on the part of the people of our province of actual conditions. To many, fire prevention is a commodity of doubtful value; some, indeed, believe it to be unnecessary, if sufficient Fire Insurance is carried.

The fire waste of the province continues with unabated severity. A study of the causes leads to only one conviction; that, while carelessness is the chief cause, criminality has become a very potent factor. This is borne out by the number of conflagrations in industrial properties found by the investigations of the Department to be in an unprofitable condition. The losses recorded during the past year do not show any general conflagrations, but indicate that the losses are the result of a large number of individual fires, and, as a consequence, the totals are more serious.

It would be difficult to estimate the value of results accruing from the administration of The Fire Prevention Act. Figures, reports, documents and other data on file, however, show that 1925 was a year of intensive activity, resulting, it is believed, in much good for the Province of Alberta.

Losses from a monetary standpoint, according to reports made to this office, show a decrease during the past year of $358,005.79 as compared with the same period in the preceding twelve months.

*Note that (1) statistics as recorded in this report are compiled from loss reports submitted by Adjustment Agencies, Insurance Companies, Fire Chiefs and Secretary-Treasurers of Villages and Towns, and (2) number of fires shown as recorded with losses only.

This decrease is sufficient to indicate the improvement in the total fire loss of the province. There was an increase in the number of fires of 109 during the same period, the total number of fires recorded being 1,491 during the year 1924 and 1,600 during 1925. (See Table No. 1.)

Table No. 2 gives some interesting figures, being a comparison of the fire losses of the province since July 1st, 1919, on which date the first Act pertaining to fire prevention in Alberta was promulgated; and it shows that since that date 8,648 fires have been reported to the Fire Commissioner's Office, involving a total loss of $11,769,205.

According to Table No. 3, it is noted the greatest number of fires are reported to have occurred in dwellings, a total of 700, involving a damage of $232,278.15. In referring to Table No. 4, where the causes of the losses are set out, we find in the "dwelling" losses the following causes most noticeable:

Overheated stoves, furnaces and smoke pipes	99
Defective chimneys	46
Exposure	35
Embers falling from fire-places and stoves	34
Sparks from chimneys	17
Clothing too near open fires	16
Children playing with matches	11
Hot ashes deposited near buildings	11

More fires occurred in this class of risk than any other; and, were it not for the numbers insured, Fire Insurance Companies would not be in a position to write such risks at current rates. From statistics on file there would appear to be more defects in hazards of this nature than in other properties. During cold weather, fires are started in stoves and furnaces, but no thought is generally given to the necessity of cleaning chimneys or replacing rusted smoke pipes. Children playing with matches are not only the cause of many tenement fires, but of loss of life. Open fires or fire-places, if provided with screens, would be considerably less hazardous and would prevent children's clothing coming in contact with open flames and also give protection from flying sparks. Reference to loss by exposure was made at considerable length in the 1924 report. It will be necessary, therefore, at this time only to mention that 146 fires were caused in this manner during the past year.

Numerous fires are caused each year by depositing hot ashes near frame buildings in wooden or cardboard boxes, in wooden barrels or otherwise carelessly thrown away. At all times the ashes or coals are supposedly extinct, but fanned by a breeze or strong wind very easily burst into flame; and, in any event, smoulder for days.

Defective chimneys and flues are responsible for a large number of fires. The main cause in this regard is the accumulation of soot. Soot, being nearly pure carbon, is easily fired by sparks, especially from wood fires; and, if damp, is said to smoulder for hours, and is also liable to ignite spontaneously.

Cash received by Company for assessments levied in 1925		$426,220.18
Cash received for assessments levied prior to 1925		117,653.00
Cash received for premiums on the cash system		112,755.58
Cash received for interest		20,823.55
Cash received for reinsurance on losses		2,358.30
Cash received from all other sources		146.95
Cash received for debentures, mortgages, etc. (not extended)	$84,015.19	
		$684,218.29

Expenditure.

Expenses of Management—		
Cash paid for commissions or allowances of any kind to agents		$ 76,707.75
Cash paid for law costs		1,181.31
Cash paid for investigation and adjustment of claims		23,130.28
Cash paid for interest		1,964.91
Cash paid for statutory assessments, license fees and taxes		5,586.32
Cash paid for travelling expenses		606.85
Cash paid for salaries, directors and auditors' fees		35,216.87
Cash paid for printing, stationery and advertising		10,889.74
Cash paid for postage, telegrams and express		9,346.73
Cash paid for all other expenses		3,095.88
		$167,726.64
Miscellaneous Expenditure—		
Cash paid for losses which occurred during 1925		$215,462.02
Cash paid for losses which occurred prior to 1925		34,937.45
Cash paid for reinsurance		20,050.85
Cash paid for rebate, abatement and returned premiums		7,702.65
Cash paid for expenditure other than the foregoing		8,175.57
Cash paid for mortgages, debentures, etc. (not extended)	$194,135.41	
		$454,055.18

MISCELLANEOUS RISKS.

Policies in force 31st December, 1924, mutual system		$109,685,580.00
Policies taken during 1925, new or renewed		34,738,161.00
Gross number and amount of mutual system risks in force at any time during 1925		$144,423,741.00
Deduct expired and cancelled in 1925		45,469,709.00
Net risks on mutual system in force 31st Dec., 1925		$ 98,954,032.00
Policies in force 31st December, 1924, on cash system		$ 21,424,643.00
Policies taken during 1925, new or renewed		7,684,495.00

Gross number and amounts of cash system risks in force at any time during 1925	$ 29,109,138.00
Deduct expired and cancelled in 1925	4,409,464.00
Net risks in force 31st Dec., 1925, on cash system	$ 24,699,674.00

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: 1¼ to 2%.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1925? Answer: One.

Date when made? Answer: October 1st, 1925.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 25%.

At what date was such assessment payable? Answer: October 1st, 1925.

Were the Company's accounts duly audited for the year ending December 31st, 1925? Answer: Yes.

Date of audit? Answer: Continuous.

Name and post office addresses of auditors of accounts of 1925? Answer: C. D. Corbould, C.A., Winnipeg, Man.

Enumerate all books of record or account kept for the purposes of the Company? Answer: Ledger, Cash Book and Policy Registers.

Date and place appointed for the annual meeting? Answer: Wawanesa, February 2, 1926.

What officers of the Company are under bond, and for what sum respectively? Answer: Treasurer, $5,000.00, Dominion of Canada Guarantee Co.

Of how many directors does the board consist? Answer: Six.

How often does the board meet and what fees are paid to directors? Answer: Monthly.

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business, January 1st, 1912.

Officers:

William Smith, President and Manager	Winnipeg, Man.
Hon. R. W. Craig, K.C., Vice-President	Winnipeg, Man.
Brig.-Gen. H. M. Dyer, Vice-President	Minnedosa, Man.
F. C. O'Brien, Secretary	Winnipeg, Man.

Directors:

Dr. A. M. Campbell, F. D. Byers, William Smith, Brig.-General H. M. Dyer, G. N. Broatch, S. D. Hannah, William Hudson, Hon. R. W. Craig, K.C.

Authorized to transact Life Insurance

Amount deposited with the Government of Alberta		$25,000.00
Authorized Capital	$1,000,000.00	
Amount Subscribed	925,000.00	
Amount Paid	223,416.80	

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Ledger Assets.

Cash value of real estate less encumbrances		$ 15,319.66
Mortgage loans on real estate		363,396.28
Amount secured by the Company's policies in force:		
(a) Loans to policy holders	$142,330.63	
(b) Advances to policy holders	39,661.99	
		181,992.62
Book value of bonds, debentures and debenture stocks		318,931.30
Cash on hand at Head Office	$ 7,088.19	
Cash in bank	7,242.68	
		14,330.87
All other ledger assets		23,989.23
Total ledger assets		$ 917,959.90

Non-Ledger Assets.

Dividends due and interest due and accrued	$ 20,411.70
Net premiums due and uncollected and deferred	77,243.34
All other assets	4,995.04
Total non-ledger assets	$ 102,650.08
Total assets	$1,020,609.98

Liabilities.

Net liability under assurance, annuity and supplementary contracts in force	$ 717,855.00
Liability for payments due under contracts	2,566.43
Reserve from policy holders in advance	2,340.50
Borrowed money	61,500.00
All other liabilities	1,173.83
	$ 785,435.76
Capital Stock Paid Up	223,416.80
	$1,008,852.56
Excess of assets over such liabilities	$ 11,757.42

Receipts.

Consideration for supplementary contracts	$ 193,683.26
Interest and dividends	47,805.23
Cash received from cancelled policies	3,018.34

Income from all other sources (not extended):		
Investment repaid	$70,099.14	
Shareholders	4,021.60	
	$74,120.74	
		$ 244,506.83

Expenditure.

Total net disbursements in respect of assurance and annuity contracts		$ 24,452.29
Taxes, licenses and fees		4,170.88
Head Office expenses:		
Salaries	$24,855.85	
Directors' fees	155.00	
Auditors	518.05	
Travelling expenses	1,708.80	
Rents	3,420.00	
		30,657.70
Commissions and Agency expenses		45,592.07
All other expenses:		
Express, telegrams and telephones	$ 370.16	
Legal fees	1,132.86	
Medical fees	3,340.75	
Postage	1,348.90	
Printing and stationery	6,086.51	
Miscellaneous	7,074.72	
		19,353.90
		$ 124,226.84

INVESTMENTS OF FIRE INSURANCE COMPANIES IN ALBERTA AS AT DECEMBER 31st, 1925.

Aetna Insurance Company	$ 24,625.00
American Central Insurance Company	40,000.00
Beaver Fire Insurance Company	5,166.00
Boiler Inspection and Insurance Company	28,500.00
British Colonial Fire Insurance Company	4,642.72
British North-Western Fire Insurance Company	46,033.32
British Crown Assurance Corporation, Limited	14,600.00
British America Assurance Company	57,470.53
California Insurance Company	450.00
Canadian Surety Company	1,000.00
Canadian Fire Insurance Company	259,438.48
Canada National Fire Insurance Company	2,170.63
Canadian Indemnity Company	39,771.68
Commercial Union Assurance Company, Limited	135,570.06
Canada Security Assurance Company	1,087.97
Century Insurance Company, Limited	30,027.33
Casualty Company of Canada	973.32
Canadian Underwriters' Agency	24,440.00
Dominion of Canada Guarantee & Accident Insurance Co.	112,354.29
Dominion Fire Insurance Company	50,000.00
Dominion Gresham Guarantee & Casualty Insurance Co.	31,500.00
Ensign Insurance Company	5,000.00
Farmers' Fire & Hail Assurance Company	1,538.50
Fire Association of Philadelphia	25,000.00
General Accident Assurance Company of Canada	19,571.67
General Accident Fire & Life Assurance Corporation	45,580.85
Glens Falls Insurance Company	223,450.00
Globe Indemnity Company of Canada	5,000.00
Guardian Insurance Company of Canada	10,000.00
Home Insurance Company	50,000.00
Insurance Company of State of Pennsylvania	5,000.00
Imperial Insurance Office	3,850.00
London Canada Insurance Company	6,060.41
Loyal Protective Insurance Company	10,000.00
Law, Union and Rock Insurance Company, Ltd.	395,612.00
Merchants & Traders' Assurance Company	25,533.02
Maryland Casualty Company	135,493.00
Mount Royal Assurance Company	6,326.00
Merchants' Casualty Company	73,342.15
Minnesota Implement Mutual Fire Insurance Company	25,000.00
National Union Fire Insurance Company	35,220.00
National Ben Franklin Fire Insurance Co. of Pittsburg	10,000.00
New Hampshire Fire Insurance Company	12,000.00
North American Accident Insurance Company	11,288.24
North-Western National Insurance Company	60,000.00
North British & Mercantile Insurance Company, Ltd.	227,175.16
North Empire Fire Insurance Company	7,949.92
Northwestern Mutual Fire Association	4,477.34
Norwich Union Fire Insurance Society, Limited	30,000.00
Northern Assurance Company, Limited	24,333.33
New Jersey Insurance Company	17,000.00
Pacific Coast Fire Insurance Company	95,846.92
Protective Association of Canada	4,318.09
Retail Hardware Mutual Fire Insurance Company	111,000.00
Royal Exchange Assurance Company	2,925.00
Springfield Fire & Marine Insurance Company	50,000.00
St. Paul Fire & Marine Insurance Company	25,000.00
United States Fidelity & Guaranty Company	38,000.00
Wawanesa Mutual Insurance Company	15,000.00
Western Assurance Company	151,470.52
Westchester Fire Insurance Company	75,000.00
	$2,989,183.45

INVESTMENTS OF LIFE INSURANCE COMPANIES IN ALBERTA AS AT DECEMBER 31st, 1925.

Canada Life Assurance Company	$11,006,749.04
Continental Life Insurance Company	555,950.74
Commercial Life Assurance Company of Canada	346,618.09
Crown Life Insurance Company	174,289.45
Confederation Life Association	737,028.33
Dominion Life Assurance Company	1,223,264.23
Dominion of Canada Guarantee & Accident Insurance Co.	112,354.29
Excelsior Life Insurance Company	995,137.03
Great West Life Assurance Company	4,494,668.36
Imperial Life Assurance Co. of Canada	1,532,976.06
London & Scottish Assurance Corporation	206,841.25
London Life Assurance Company	689,929.02
Manufacturers' Life Insurance Company	5,724,399.84
Metropolitan Life Insurance Company	4,842,629.48
Mutual Life Assurance Company of Canada	2,860,138.44
Monarch Life Assurance Company	381,604.09
Montreal Life Insurance Company	51,664.83
National Life Assurance Company of Canada	154,440.45
New York Life Insurance Company	6,449.99
North American Life Assurance Company	627,102.49
Northern Life Assurance Company of Canada	439,007.13
Ontario Equitable Life & Accident Insurance Company	366,767.40
Phoenix Assurance Company, Ltd., of London	75,000.00
Prudential Insurance Company of America	984,510.00
Royal Insurance Company, Limited	10,480.75
Standard Life Assurance Company	281,860.73
Sovereign Life Insurance Company	277,216.97
Sun Life Assurance Company of Canada	1,773,150.46
Travellers' Insurance Company of Hartford	100,000.00
Western Life Assurance Company	71,673.16
Western Empire Life Assurance Company	192,066.77
	$41,295,968.87

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925.

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Alberta Life & Accident Insurance Co.	J. C. C. Spence	Calgary	Sickness and Accident.
Atlas Assurance Co., Ltd., London, England	W. R. Pallister	Calgary	Fire.
Aetna Insurance Company	C. J. Malcolm	Calgary	Fire, Auto, Hail, Tornado, Inland Marine, Sprinkler Leakage, Riot, Civil Commotion and Explosion.
Alliance Assurance Company, Ltd.	H. M. Martin	Edmonton	Fire, Accident & Sickness, Burglary, Plate Glass, Auto, Explosion, Sprinkler Leakage and Guarantee.
Alliance Insurance Co. of Philadelphia	Geo. T. Bragg	Edmonton	Fire.
American Insurance Co. of Newark	W. J. Snaddon	Calgary	Fire.
Acadia Fire Insurance Company	D. K. Boddy	Calgary	Fire, Hail, Tornado, Explosion and Sprinkler Leakage.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, Tornado, Auto, Explosion.
Autocar Fire & Accident Insurance Co.	C. L. Jacques	Calgary	Fire.
Anglo-Scottish General Commercial Insurance Co., Ltd.	Chas. E. Lane	Calgary	Fire, Sprinkler Leakage, Explosion.
American Credit Indemnity Co. of N.Y.	H. A. Benjamin	Calgary	Credit.
American Automobile Insurance Co.	C. H. Dunham	Calgary	Auto.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire and Sprinkler Leakage.
The Bee Hail Insurance Co. of Paris	W. Chambers	Calgary	Hail.
Boiler Inspection & Insurance Co.	R. L. Greene & Co.	Edmonton	Steam Boiler.
Boston Insurance Company	G. J. K. Irvine	Calgary	Fire and Sprinkler Leakage.
British America Assurance Company	W. E. Blackett	Edmonton	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage, Tornado, Lightning, Guarantee, Burglary, Marine, Accident & Sickness, Liability and Plate Glass.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925—*Continued*

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British Colonial Fire Insurance Co.	C. H. Dunham	Calgary	Fire, Sprinkler Leakage and Explosion.
British North-Western Fire Insurance Co.	J. A. McKinnon	Edmonton	Fire and Sprinkler Leakage.
British General Insurance Company	W. H. Hewgill	Edmonton	Fire, Tornado, Explosion, Sprinkler Leakage, Auto.
British Crown Assurance Corp., Ltd.	A. C. Ruby	Calgary	Fire, Auto and Hail.
British Traders' Insurance Co., Ltd.	Lougheed & Taylor	Calgary	Fire and Auto.
British Oak Insurance Company	G. L. Peet	Calgary	Fire.
British & European Insurance Co.	J. H. Goodwin, Ltd.	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage.
British Law Insurance Co., Ltd., of London	T. W. Teape	Edmonton	Fire and Explosion.
Commercial Life Insurance Co.	J. W. Glenwright	Edmonton	Life.
California Insurance Co. of San Francisco	J. R. F. Springings	Calgary	Fire and Explosion.
Canadian Surety Company	A. S. Matheson	Edmonton	Guarantee, Plate Glass, Auto, Burglary and Forgery.
Caledonian American Insurance Co. of N.Y.	J. W. Teape	Edmonton	Fire.
Canada Life Assurance Company	H. D. Ferguson	Calgary	Life.
Canada Accident & Fire Assurance Co.	W. H. Skinner	Calgary	Fire, Accident and Sickness, Auto, Plate Glass, Burglary, Guarantee and Liability.
Continental Casualty Company	C. S. Bell	Calgary	Accident, Sickness, Auto and Plate Glass.
Continental Life Insurance Company	J. A. McClory	Edmonton	Life.
Crown Life Insurance Company	L. E. Wood	Edmonton	Life.
Canada National Fire Insurance Co.	G. A. Holman	Edmonton	Fire.
Confederation Life Association	R. H. Melville	Calgary	Life.
Canadian Indemnity Company	W. J. Snaddon	Calgary	Fire and Hail.
Car & General Insurance Corp., Ltd.	United Grain Growers	Calgary	Fire, Accident & Sickness, Auto, Hail, Explosion, Liability.
Casualty Company of Canada	Hornibrook, Whittemore & Allen	Calgary	Plate Glass, Fire, Burglary.

General Accident Fire & Life Assurance Corp.	W. R. Hull	Calgary	Fire, Hail, Sprinkler Leakage, Explosion, Auto, Liability, Burglary, and Plate Glass.
General Fire Insurance Company of Paris	General Admin. Society	Edmonton	Fire and Explosion.
Great American Insurance Company	Thos. Baillie	Calgary	Fire, Tornado, Auto, Hail, and Marine.
Globe Indemnity Co. of Canada	J. O. Miller	Calgary	Fire, Guarantee, Accident and Sickness, Auto, Burglary, Sprinkler Leakage, Plate Glass, Steam Boiler, Liability, and Explosion.
Glens Falls Insurance Co. of G.F.	C. H. Dunham	Calgary	Fire, Auto, Hail, Tornado, Explosion, Marine, Lightning, Riot, Civil Commotion, Sprinkler Leakage, Registered Mail, Mail Package and Tourist Baggage.
Globe & Rutgers Fire Insurance Co.	C. A. Brine	Edmonton	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage and Tornado.
Girard Fire & Marine Insurance Co.	A. G. Clarke	Calgary	Fire and Tornado.
Great West Life Assurance Company	C. P. McQueen	Calgary	Life.
Guardian Assurance Co., Ltd., of London	T. J. S. Skinner	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado.
Guardian Insurance Company of Canada	T. J. S. Skinner	Calgary	Fire, Accident and Sickness, Plate Glass, Burglary, Guarantee, Auto, Tornado, Sprinkler Leakage, Steam Boiler, Explosion and Inland Transportation.
Guarantee Company of North America	F. W. Mapson	Calgary	Guarantee.
German Mutual Fire Insurance Co.	S. H. Reist	Wetaskiwin	Mutual Fire and Lightning.
Grain Insurance & Guarantee Co.	Frank Ford	Edmonton	Fire, Guarantee, Forgery, Burglary.
Hartford Live Stock Insurance Co.	N. A. Kilburn	Edmonton	Livestock.
Hartford Fire Insurance Company	N. A. Kilburn	Edmonton	Fire, Hail, Explosion, Tornado, Auto, Inland Transportation, Cyclone, Sprinkler Leakage.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925—*Continued*

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Hartford Accident & Indemnity Co.	N. A. Kilburn	Edmonton	Accident and Sickness, Burglary, Plate Glass, Guarantee, Auto and Livestock.
Hudson Bay Insurance Company	Arthur Huddell	Calgary	Fire, Explosion and Tornado.
Home Insurance Company of N.Y.	J. A. MacKinnon	Edmonton	Fire, Auto, Hail, Explosion, Sprinkler Leakage, Burglary, Tornado, Inland Transportation, Riot, Civil Commotion, Property Damage & Weather.
Home Assurance Company of Canada	F. A. Ogilvie	Calgary	Sickness and Accident, Auto.
Hardware Dealers' Mutual Fire Insurance Company	Jas. Kellas	Edmonton	Mutual Fire.
Imperial Life Assurance Co. of Canada	Wm. Ardern	Calgary	Life.
Imperial Assurance Company	Thos. Baillie	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Tornado.
Insurance Company of State of Pennsylvania	C. H. Dunham	Calgary	Fire, Tornado, Inland Transportation, Sprinkler Leakage.
Imperial Insurance Office	G. R. H. Anderson	Calgary	Fire, Accident and Sickness, Auto, Guarantee, Explosion, Sprinkler Leakage, and Tornado.
Insurance Company of North America	G. L. Peet	Calgary	Fire, Auto, Hail, Sprinkler Leakage.
Indemnity Insurance Co. of North America	G. L. Peet	Calgary	Sickness and Accident, Auto, Burglary and Plate Glass.
Law, Union & Rock Insurance Co., Ltd.	E. D. Adams	Calgary	Fire, Accident and Sickness, Burglary, Auto, Plate Glass, Liability, Guarantee and Surety Bonds.
London Life Insurance Company	T. C. Phillips	Edmonton	Life.
London Canada Insurance Company	W. R. Cope	Calgary	Fire, Hail, and Auto.

London Assurance Corporation	Hornibrook, Whittemore & Allan	Calgary	Fire and Explosion.
Liverpool, London & Globe Insurance Co., Ltd.	J. St. Clair Blackett	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Plate Glass, Inland Transportation, Sickness and Accident, Auto, Burglary, and Guarantee.
London & Lancashire Insurance Co., Ltd.	K. W. Townshend	Edmonton	Fire, Auto, Marine, Explosion, Tornado, and Sprinkler Leakage.
Liverpool-Manitoba Assurance Co.	Geo. H. Cowan	Edmonton	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.
London & Lancashire Guarantee & Accident Co. of Canada	C. G. Scarth	Edmonton	Accident and Sickness, Auto, Guarantee, Plate Glass, Liability, Burglary, and Fire.
London & Scottish Assurance Corp., Ltd.	G. W. Clarke	Calgary	Life, Fire, Accident and Sickness, Auto, Burglary, Hail, Plate Glass, Sprinkler Leakage, Explosion.
London Guarantee & Accident Co., Ltd.	Chapman & Slessor	Edmonton	Fire, Hail, Sickness and Accident, Guarantee, Plate Glass, Burglary, Auto, Sprinkler Leakage.
Loyal Protective Insurance Company	John Banks	Calgary	Accident and Sickness.
Lacombe Farmers' Mutual Fire Insurance Company	John McKenty	Lacombe	Mutual Fire.
Local Government Guarantee Society, Ltd.	Lougheed & Taylor	Calgary	Fire.
Lumbermen's Mutual Casualty Co.	G. S. Lucas	Edmonton	Auto, Plate Glass and Accident.
Mount Royal Assurance Co.	J. O. Miller	Calgary	Fire.
Mutual Life Assurance Co. of Canada	C. B. Clement	Edmonton	Life.
Mutual Life Assurance Co. of N.Y.	A. Robinson	Calgary	Life.
Merchants' Casualty Insurance Co.	R. E. Lamont	Calgary	Accident and Sickness, Auto.
Marine Insurance Co., Ltd., of London	C. H. Dunham	Calgary	Auto, Inland Transportation.
Minnesota Implement Mutual Fire Ins. Co.	Jas. Kellas	Edmonton	Mutual Fire.
Merchants' Marine Insurance Co., Ltd.	C. B. Carr	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado.
Milk River Mutual Fire Insurance Co.	A. H. Steckle	Milk River	Mutual Fire.
Mill Owners' Mutual Fire Insurance Co.	G. S. Lucas	Edmonton	Mutual Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925—*Continued*

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Merchants' Fire Assurance Corp. of N.Y.	J. R. Jamieson, Ltd.	Calgary	Fire.
Montreal Life Insurance Co.	H. Higginbotham	Calgary	Life.
Merchants and Traders' Assurance Co.	C. H. Dunham	Calgary	Plate Glass, Inland Transportation, Burglary, Auto, Guarantee, Livestock, Fidelity, Inland Marine, and Parcel Post.
Monarch Life Assurance Co.	G. C. M. Boothe	Edmonton	Life.
Manufacturers' Life Insurance Co.	R. W. McClung	Calgary	Life.
Metropolitan Life Insurance Co.	C. D. Lemmon	Edmonton	Life, Accident and Sickness.
Mercantile Fire Insurance Co.	T. N. Bowden	Edmonton	Fire, Explosion, Tornado, and Sprinkler Leakage.
Maryland Casualty Company	C. H. Dunham	Calgary	Accident and Sickness, Plate Glass, Guarantee, Sprinkler Leakage, Steam Boiler, Fly Wheel, Forgery, Burglary, Robbery, Electrical Machinery.
Motor Union Insurance Company, Ltd.	J. F. Quigley	Calgary	Fire and Auto.
National Union Fire Ins. Co. of Pittsburg	G. W. Pingle	Medicine Hat	Fire, Hail, Auto and Tornado.
National Ben Franklin Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire.
National Plate Glass Insurance Co.	J. R. Jamieson	Calgary	Plate Glass.
National Life Assurance Company	W. H. McLaws	Calgary	Life.
National Provincial Insurance Co., Ltd.	Royal Agencies, Ltd.	Calgary	Plate Glass, Fire, Explosion, and Hail.
National Fire Insurance Co. of Hartford	W. E. Blackett	Edmonton	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage.
National Surety Company of N.Y.	Hornibrook, Whittemore & Allan	Calgary	Surety, Burglary, Fidelity, Theft and Credit.
Nationale Fire Insurance Co. of Paris	W. Chambers	Calgary	Fire.
New Jersey Insurance Company	R. W. Henry	Edmonton	Fire and Auto.

New York Life Insurance Company	D. W. Hennessey	Calgary	Life.
New Hampshire Fire Insurance Company	G. J. K. Irvine	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado and Marine.
Newark Fire Insurance Company	Arthur Huddell	Calgary	Fire, Explosion and Tornado.
New York Plate Glass Insurance Co.	General Administration Society	Edmonton	Plate Glass.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, Auto, Explosion, Tornado, Hail, and Sprinkler Leakage.
North American Accident Insurance Co.	DeBlois Thibaudeau	Edmonton	Sickness and Accident, Plate Glass, Auto and Burglary.
North-Western Mutual Fire Association	G. S. Lucas	Edmonton	Mutual Fire and Auto.
North-Western National Insurance Co.	G. E. H. Smith	Edmonton	Fire, Auto, Tornado.
North British & Mercantile Insurance Co.	James Cleave	Calgary	Fire, Tornado, Sprinkler Leakage, Accident, Sickness, Fidelity, Guarantee, Auto, Burglary, and Plate Glass.
Norwich Union Fire Insurance Society, Ltd.	D. K. Boddy	Calgary	Fire, Accident and Sickness, Plate Glass, Auto, Guarantee, Sprinkler Leakage, Burglary, and Explosion.
Northern Assurance Company, Ltd.	James Cleave	Calgary	Fire, Accident, Sickness, Plate Glass, Burglary, Auto, Guarantee, Explosion, and Sprinkler Leakage.
North American Life Assurance Co.	R. E. Staples	Edmonton	Life.
Northern Life Assurance Company	Guy W. Johnson	Calgary	Life.
North-West Fire Insurance Company	O. E. Tisdale	Calgary	Fire.
North Empire Fire Insurance Company	Northern Investment Co.	Edmonton	Fire.
New York Underwriters' Insurance Co.	J. A. MacKinnon	Edmonton	Fire, Windstorm, Cyclone, Hail, Inland Transportation, Explosion, Riot, C. Commotion, Sprinkler Leakage.
Ocean, Accident & Guarantee Corp., Ltd.	G. L. Peet	Calgary	Accident, Sickness, Plate Glass, Guarantee, Fire, Auto, Burglary.
Occidental Fire Insurance Company	Whyte & Co.	Edmonton	Fire, Auto, Sprinkler Leakage, and Tornado.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925—*Continued*

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Ontario Equitable Life & Accident Ins. Co.	S. A. G. Barnes	Edmonton	Life.
Pacific Coast Fire Insurance Company	E. H. Crandell	Calgary	Fire, Auto, Sprinkler Leakage, and Explosion.
Palatine Insurance Company, Ltd.	V. B. Gravely	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Tornado.
Phenix Fire Insurance Co. of Paris	Whyte & Co.	Edmonton	Fire and Explosion.
Phoenix Insurance Co. of Hartford	H. H. Farman	Calgary	Fire and Hail.
Phoenix Assurance Co., Ltd., of London, England	Thos. Baillie	Calgary	Fire, Hail, Explosion, Sprinkler Leakage, Life, Tornado.
Prudential Assurance Co., Ltd., of London	R. W. Henry	Edmonton	Fire.
Providence-Washington Insurance Co.	James Cleave	Calgary	Fire.
Prudential Insurance Co. of America	B. F. Ogilvie	Calgary	Life.
Provincial Insurance Co. of England	G. E. H. Smith	Edmonton	Life, Explosion, Sprinkler Leakage, Tornado, Auto.
Protective Association of Canada	Teape & Gentle	Edmonton	Accident and Sickness.
Patriotic Assurance Company, Ltd.	W. Chambers	Calgary	Fire, Explosion, Sprinkler Leakage.
Queen Insurance Company of America	Arthur Huddell	Calgary	Fire, Inland Transportation, Tornado, Explosion, Sprinkler Leakage.
Quebec Fire Insurance Company	R. L. Greene & Co.	Edmonton	Fire, Explosion, Sprinkler Leakage.
Queensland Insurance Co., Ltd.	C. A. Hyndman	Edmonton	Fire.
Railway Passengers' Assurance Company	Frank Ford	Edmonton	Accident, Sickness, Plate Glass, Guarantee, Liability, Auto and Burglary.
Retail Hardware Mutual Fire Insurance Co.	Jas. Kellas	Edmonton	Mutual Fire.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacey	Medicine Hat	Mutual Fire.

Royal Exchange Assurance	Geo. H. Cowan	Edmonton	Fire, Auto, Accident, Sickness, Liability, Explosion, Hail.
Royal Insurance Company, Ltd.	Arthur Huddell	Calgary	Fire, Life, Auto, Explosion, Tornado, Sprinkler Leakage.
Re Insurance Company "Rossia" of Copenhagen	A. McBride	Calgary	Fire.
Reliance Insurance Company	J. F. Quigley	Calgary	Fire.
Royal Scottish Insurance Company, Ltd.	W. G. Gerrard	Calgary	Fire, Explosion and Sprinkler Leakage.
Sea Insurance Company, Ltd.	H. M. Killian	Calgary	Fire, Sprinkler Leakage and Explosion.
Scottish Canadian Assurance Corp.	H. W. Allan	Calgary	Fire, Hail, Sprinkler Leakage and Explosion.
Scottish Union & National Insurance Co.	G. L. Peet	Calgary	Sprinkler Leakage, Explosion, Fire, Tornado.
Security Insurance Co. of New Haven, Conn.	H. A. Benjamin	Calgary	Fire, Hail, Tornado, Storm, Cyclone, Inland Marine, Lightning, Use and Occupancy, Profit, Inland Transportation, Sprinkler Leakage, and Explosion.
Sovereign Life Assurance Co.	D. B. Robertson	Calgary	Life.
Springfield Fire & Marine Insurance Co.	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Hail, Sprinkler Leakage.
Scottish Metropolitan Assurance Co., Ltd.	G. W. Clarke	Calgary	Fire, Accident, Sickness, Auto, Guarantee, Plate Glass, Explosion, Inland Transportation, Sprinkler Leakage and Tornado.
Standard Life Insurance Company	J. F. Chalmers	Edmonton	Life.
St. Paul Fire & Marine Insurance Co.	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Inland Transportation, Hail, Sprinkler Leakage, and Explosion.
Sterling Fire Insurance Co. of Indiana	W. R. Cope	Calgary	Fire, Hail, Auto, Tornado.
Sun Life Assurance Co. of Canada	A. McTeer	Calgary	Life.
Sun Insurance Office of London	R. L. Greene & Co.	Edmonton	Fire, Sickness, Accident, Auto, Explosion, Guarantee, Sprinkler Leakage, and Tornado.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925—*Continued*

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Travellers' Insurance Co. of Hartford	E. H. Whitney	Calgary	Life, Accident, Sickness.
Travellers' Indemnity Company	E. H. Whitney	Calgary	Accident, Sickness, Plate Glass, Auto, Steam Boiler, Burglary, Fly Wheel, Breakdown of Electrical Machinery.
Toronto Casualty Fire & Marine Insurance Co.	G. E. H. Smith	Edmonton	Fire, Auto, Sickness and Accident, Inland Transportation, Plate Glass, Liability, Burglary, Guarantee.
Union Insurance Society of Canton, Ltd.	Toole, Peet & Co.	Calgary	Fire, Auto, Hail, Sickness and Accident, Liability, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, and Explosion.
United Mutual Fire Insurance Co. of Boston	G. S. Lucas	Edmonton	Mutual Fire, Sprinkler Leakage, Explosion, Tornado.
Union (of Paris) Insurance Co., Ltd.	Northern Investment Co.	Edmonton	Fire.
Union Assurance Society, Ltd., of London	F. W. Mapson	Calgary	Fire, Auto, Plate Glass.
United States Fidelity & Guarantee Co.	C. E. Tait	Calgary	Guarantee, Accident, Sickness, Plate Glass, Burglary, Auto, Liability.
United States Fire Insurance Company	R. W. Henry	Edmonton	Fire, Auto, Tornado, Explosion.
Wawanesa Mutual Fire Insurance Co.	W. S. Mooney	Edmonton	Mutual Fire and Wind.
Western Casualty Company	W. H. MacKinnon	Calgary	Accident and Sickness.
Westchester Fire Insurance Co. of N.Y.	T. J. S. Skinner	Calgary	Fire, Hail.
Western Assurance Company	E. C. Adams	Calgary	Fire, Auto, Marine, Explosion, Inland Transportation, Tornado, Lightning, Burglary, Guarantee, Riot, Sprinkler Leakage, Liability, Plate Glass, Accident and Sickness.

Western Empire Life Assurance Company	F. D. Byers	Edmonton	Life.
Western Life Assurance Company	J. G. Kelly	Edmonton	Life.
Western Mutual Life Association	F. S. Selwood	Calgary	Fraternal Life.
World Fire & Marine Insurance Co.	G. R. H. Anderson	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Inland Transportation and Auto.
Yang-Tsze Insurance Association	C. S. Bell	Calgary	Fire.
Yorkshire Insurance Company	Hornibrook, Whittemore & Allan	Calgary	Fire, Accident, Sickness, Livestock, Plate Glass, Auto, Sprinkler Leakage, Burglary, Explosion, and Guarantee.
Zurich General Accident & Liability Insurance Co., Ltd.	J. R. Jamieson	Calgary	Accident, Auto, Burglary, Plate Glass, and Steam Boiler.

LIST OF UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925

Name of Underwriters	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Britannic Underwriters of the Employers' Liability Assurance Corp., Ltd.	C. B. Carr	Calgary	Fire, Explosion.
British Empire Underwriters of the British America Assurance Co.	E. B. Allsopp	Edmonton	Fire, Auto, Explosion, Lightning, Sprinkler Leakage, Tornado, Burglary, Guarantee, Marine, Inland Transportation, Accident, Sickness, Liability, Plate Glass.
British & Canadian Underwriters of the Norwich Union Fire Insurance Co.	Northern Investment Co.	Edmonton	Fire and Auto.
British Underwriters' Agency of the British Colonial Fire Insurance Co.	Dunham & Tod	Calgary	Fire, Sprinkler Leakage and Explosion.
Canadian Hardware & Implement Underwriters of the Hardware Dealers' Mutual Fire Insurance Co.	Jas. Kellas	Edmonton	Mutual Fire.
Canadian Underwriters of the Baloise Fire Insurance Co.	J. H. Jamieson	Calgary	Fire.
Delaware Underwriters of the Westchester Fire Insurance Company	H. W. Allan	Calgary	Fire.
Edinburgh Underwriters' Agency of the Scottish Union & National Insurance Co.	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Equitable Alliance of the Phoenix Insurance Co. and The Equitable Fire & Marine Insurance Co.	H. M. Killian	Calgary	Hail.
Firemen's Underwriters of the Firemen's Insurance Co. of Newark	C. A. Hyndman	Edmonton	Fire and Tornado.
Fidelity (Fire) Underwriters of N.Y. of the Continental Ins. Co. and The Fidelity Phenix Insurance Co. of N.Y.	H. A. Benjamin	Calgary	Fire, Auto, Tornado, Riot, C.C., Explosion, Sprinkler Leakage.

Glasgow Underwriters' Agency of the British Crown Insurance Co., Ltd.	A. C. Ruby	Calgary	Fire.
Globe Underwriters' Agency of the Globe & Rutgers Fire Insurance Co.	L. A. Weber	Edmonton	Fire.
Imperial Guarantee & Accident Underwriters of the Western Assce. Co. and The British America Insurance Co.	Chas. B. Beck	Edmonton	Accident and Sickness, Guarantee, Plate Glass, Auto, Fire, Liability, Marine, Burglary, Sprinkler Leakage, Lightning, Explosion, Inland Transportation, Tornado.
London Underwriters of the London Assce. Corp.	Hornibrook, Whittemore & Allan	Calgary	Fire and Explosion.
Minnesota Underwriters of St. Paul Fire & Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Auto, Inland Transportation, Tornado, Explosion, Hail, and Sprinkler Leakage.
Montreal Underwriters of the Insurance Co. of North America	G. L. Peet	Calgary	Fire and Auto.
Mercantile Fire & Marine Underwriters' Agency of American Central Insurance Co.	R. L. Greene	Edmonton	Fire, Tornado.
Nova Scotia Fire Underwriters' Agency of the Home Insurance Co.	J. O. Miller & Co.	Calgary	Fire, Hail, Auto, C.C., Property Damage, Sprinkler Leakage, Burglary, Explosion, Tornado, Riot, Weather, Inland Transportation.
National Liverpool Underwriters, Agency of the Liverpool, London & Globe Insurance Co.	E. S. Buchan	Calgary	Fire, Explosion, Tornado, Plate Glass, Sickness, Sprinkler Leakage, Auto, Accident, Burglary, Inland Transportation, Guarantee.
New Jersey Underwriters' Agency of the New Jersey Insurance Co.	R. W. Henry	Edmonton	Fire.

UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1925—*Continued*

Name of Underwriters	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Protector Underwriters of the Phoenix Ins. Co. of Hartford	H. M. Killian	Calgary	Fire.
Rochester Underwriters of the Great American Insurance Company of New York	Hornibrook, Whittemore & Allan	Calgary	Fire, Hail, Tornado, Auto, Explosion, Sprinkler Leakage.
St. Lawrence Underwriters' Agency of the Western Assurance Co.	H. A. Benjamin	Calgary	Fire, Auto, Riot, Explosion, Guarantee, Burglary, Marine, Inland Transportation, Tornado, Lightning, Sprinkler Leakage, Accident, Sickness, Liability and Plate Glass.
United Assurance Underwriters' Agency of the Canadian Indemnity Company	H. B. MacDonald	Calgary	Fire and Hail.
Winnipeg Fire Underwriters' Agency of the Home Insurance Co. of New York	J. O. Miller & Co.	Calgary	Fire, Auto, Hail, Burglary, Explosion, Riot, C.C., Property Damage, Sprinkler Leakage, Tornado, Weather and Inland Transportation.
Western Underwriters of the Canada Security Assurance Company	D. K. Boddy	Calgary	Fire, Hail, Auto, Explosion, Sprinkler Leakage, Tornado.

STATEMENT OF PREMIUMS AND LOSSES, 1925.

NAME OF COMPANY	FIRE		HAIL		AUTOMOBILE A		AUTOMOBILE B		Total Premiums	Total Losses
	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred		
Acadia Fire Insurance Company	$ 8,536.66	$ 4,530.92	$ 31,443.77	$ 18,295.41					$ 39,980.43	$ 22,826.33
Aetna Insurance Company	42,361.20	21,397.55	39,112.10	16,552.49	$ 2,190.04	$ 834.87	$ 670.00	$ 268.75	84,333.34	39,053.66
Alliance Assurance Company, Limited	15,556.07	342.21			1,062.60	560.38	735.50	226.16	17,354.17	1,128.75
Atlas Assurance Company, Limited	43,065.53	19,712.18							43,065.53	19,712.18
Alliance Insurance Company of Philadelphia	6,337.84	3,158.31							6,337.84	3,158.31
American Central Insurance Company	51,301.14	22,364.34			1,557.82	287.75	624.96	624.50	53,483.92	23,276.59
American Insurance Company	3,981.97	975.14							3,981.97	975.14
American Automobile Insurance Company							96.60		96.60	Nil
Autocar Fire and Accident Insurance Company	3,941.98	1,107.88			67.42				4,009.40	1,107.88
Anglo-Scottish General Commercial Insurance Company, Ltd.	6,543.08	3,533.62							6,543.08	3,533.62
British General Insurance Company, Limited	11,060.61	4,165.61			347.83	616.00	742.99	1.50	12,151.43	4,783.11
Beaver Fire Insurance Company	4,588.82	225.64							4,588.82	225.64
Boston Insurance Company	16,737.18	6,190.76							16,737.18	6,190.76
British American Assurance Company	31,243.40	17,521.06			Combined		3,044.91	817.12	34,288.31	18,338.18
British Colonial Fire Insurance Company	24,576.73	9,666.86							24,576.73	9,666.86
British Crown Assurance Corporation	44,666.42	29,035.72	53,606.41	26,919.58	5,744.56	4,061.58	Combined		104,017.39	60,016.88
British Northwestern Fire Insurance Company	15,724.31	7,815.70							15,724.31	7,815.70
British Traders Insurance Company, Limited	29,237.84	7,433.83			1,427.70		1,520.52	33.30	32,186.06	7,467.13
Bee Hail Insurance Company of Paris			27,342.19	16,913.80					27,342.19	16,913.80
British Oak Insurance Company	7,844.36	9,396.20							7,844.36	9,396.20
British Empire Underwriters' Agency	19,761.60	4,096.71			7,257.63	502.08			27,019.23	4,598.79
British and Canadian Underwriters	6,627.64	8,841.69							6,627.64	8,841.69
British and European Insurance Company, Limited	6,448.87	2,074.44							6,448.87	2,074.44
British Law Insurance Company, Limited	1,689.65								1,689.65	Nil
Caledonian Insurance Company	24,686.99	6,892.21							24,686.99	6,892.21
California Insurance Company of San Francisco	16,806.77	13,110.93							16,806.77	13,110.93
Caledonian American Insurance Company	3,482.87	1,308.68							3,482.87	1,308.68
Canadian General Insurance Company							233.40	290.49	233.40	290.49
Canada Accident and Fire Assurance Company	17,435.45	8,881.74			6,285.01	346.77	3,446.03	74.64	27,166.49	9,303.15
Canadian Indemnity Company	23,972.62	9,179.06	107,670.47	46,522.45	43.97		.55		131,687.61	55,701.51
Canada National Fire Insurance Company	30,442.19	6,290.03							30,442.19	6,290.03
Canada Security Assurance Company	31,379.98	20,582.42	116,221.89	79,811.15	915.19	16.75	250.20	30.75	148,767.26	100,441.07
Canadian Surety Company					506.48	284.66	519.05	247.35	1,025.53	532.01
Car and General Insurance Corporation, Limited	85,469.64	54,747.30	115,735.47	52,012.74	2,008.17	71.12	1,686.47	1,122.84	204,899.75	107,954.00
Century Insurance Company, Limited	24,844.25	11,041.36							24,844.25	11,041.36
Columbia Insurance Company	2,067.89	68.10							2,067.89	68.10
Commercial Union Assurance Company, Ltd.	51,976.70	54,761.76			194.18	64.15			52,170.88	54,825.91
Connecticut Fire Insurance Company	23,266.84	4,103.36	50,344.57	26,813.37					73,611.41	30,916.73
Casualty Company of Canada	1,044.10	375.20			Combined		417.80	30.00	1,461.90	405.20
Continental Casualty Company							3,670.73	615.45	3,670.73	615.45
Continental Insurance Company of New York	18,655.61	14,409.41			*7.56				18,648.05	14,409.41
Canadian Fire Insurance Company	94,458.56	44,713.23			2,231.45	17.85	1,997.21	421.44	98,687.22	45,152.52
Canadian Hardware and Implement Underwriters	128,350.63	66,213.76							128,350.63	66,213.76
Cornhill Insurance Company, Limited	11,886.41	8,257.73			593.97	22.15	1,039.88	59.30	13,520.26	8,339.18
Canadian Underwriters	37,826.84	18,008.30							37,826.84	18,008.30
Central Insurance Company, Limited	24,952.12	3,211.16			71.59				25,023.71	3,211.16
Dominion of Canada Guarantee and Accident Insurance Company	21,605.39	5,627.45			8,242.41		5,671.48	4,252.96	35,519.28	9,880.41
Dominion Fire Insurance Company	15,888.25	12,123.97							15,888.25	12,123.97
Dominion Gresham Guarantee and Casualty Insurance Company	6,136.92	2,396.91			973.05	311.13			7,109.97	2,708.04
Eagle Star and British Dominion Insurance Company	48,183.81	31,222.02	35,261.35	20,361.95			1,841.80	1,870.00	85,286.96	53,453.97
Employers' Liability Assurance Corporation, Limited	32,087.56	11,581.72	104,162.15	59,289.00	3,896.36	*861.58	9,730.94	8,603.06	149,877.01	78,612.20
Equitable Fire and Marine Insurance Company	21,332.68	9,254.86	5,873.53	3,128.22					27,206.21	12,383.08
Essex and Suffolk Equitable Insurance Society, Limited	5,598.18	4,314.41							5,598.18	4,314.41
Ensign Insurance Company	5,870.09	954.18							5,870.09	954.18
Federal Insurance Company			21,175.87	7,700.73					21,175.87	7,700.73
Fidelity Phenix Fire Insurance Company of N.Y.	18,846.39	7,613.07		17.60	16.57				18,862.96	7,630.67
Fidelity Insurance Company of Canada					8,309.87	4,159.79	5,104.25	3,867.82	13,414.12	8,027.61
Firemen's Fund Insurance Company	8,563.01	7,555.18							8,563.01	7,555.18
Fire Insurance Company of Canada	6,092.47	3,575.40							6,092.47	3,575.40
Farmers' Fire and Hail Assurance Co.	9,899.30	5,099.53	32,056.75	17,812.65					41,956.05	22,912.18
Fire Association of Philadelphia	15,828.67	2,452.57							15,828.67	2,452.57
Firemen's Insurance Company of Newark	2,395.83	4,048.79							2,395.83	4,048.79
Franklin Fire Insurance Company	6,865.86	3,835.72	11,499.55	6,913.08					18,365.41	10,748.80
General Accident Assurance Company of Canada	17,615.93	7,613.78	25,707.37	19,456.57	5,532.03	1,755.52	8,531.53	2,514.70	57,386.86	31,340.57
General Accident, Fire and Life Assurance Corporation, Limited	22,128.42	8,650.52	32,295.95	20,366.03	376.10		683.71	10.00	55,484.18	29,026.55
General Fire Insurance Company of Paris	9,068.23	2,624.68							9,068.23	2,624.68
Girard Fire and Marine Insurance Company	1,206.44	5,107.45							1,206.44	5,107.45
German Mutual Insurance Company	3,784.60	347.00							3,784.60	347.00
Glens Falls Insurance Company	20,388.64	10,413.84	62,930.72	33,865.75	110.11	1.38			83,429.47	44,280.97
Globe Indemnity Company of Canada	11,962.13	3,650.06			12,815.47	2,538.07	2,003.76	302.30	26,781.36	6,490.43
Globe and Rutgers Fire Insurance Company	42,562.86	11,713.54			388.63	757.20	Combined		42,951.49	12,470.74
Grain Insurance and Guarantee Company	36,840.47	16,181.74							36,840.47	16,181.74
Great American Insurance Company	18,814.46	5,768.46	13,832.65	3,116.77	154.02	3.50			32,801.13	8,888.73
Guardian Assurance Company, Limited, of London, Eng.	51,802.76	16,164.63							51,802.76	16,164.63
Guardian Insurance Company of Canada	22,844.53	11,159.21			3,117.80	341.75	1,533.30	623.12	27,495.63	12,124.08
Hartford Accident and Indemnity Company							100.96		100.96	Nil
Hardware Dealers' Mutual Fire Insurance Company	42,783.54	22,071.25							42,783.54	22,071.25
Hartford Fire Insurance Company	61,607.77	13,637.15	91,535.55	58,448.87	299.82		10.00		153,453.14	72,086.02
Home Insurance Company	97,037.57	22,069.81	170,628.98	145,817.68	Combined		2,541.21	234.15	270,207.76	168,121.59
Hudson Bay Insurance Company	15,993.74	5,892.94							15,993.74	5,892.94
Imperial Guarantee and Accident Underwriters	153.72				Combined		861.46	216.74	1,015.18	216.74
Imperial Insurance Office	16,540.71	6,209.14			545.73	120.73	558.34		17,644.78	6,329.87
Insurance Company of North America	37,856.49	8,359.22	39,112.10	17,404.07	1,146.13		87.05	137.25	78,201.77	25,900.54
Insurance Company State of Pennsylvania	18,862.16	8,695.56							18,862.16	8,695.56
Imperial Assurance Company	4,033.13	1,375.61			23.65	12.00			4,056.78	1,387.61
Indemnity Insurance Co. of North America							204.85		204.85	Nil
Lacombe Farmers' Mutual Fire Insurance Company	7,633.14	2,544.90							7,633.14	2,544.90
Law Union and Rock Insurance Company, Limited	60,838.83	33,207.26			394.14	91.77	268.59	24.44	61,501.56	33,323.47
Liverpool and London and Globe Insurance Company, Limited	86,098.36	15,082.75			1,854.49	2.55	3,603.40	782.92	91,556.25	15,868.22
Liverpool-Manitoba Assurance Company	26,865.74	5,238.60			313.65	531.77			27,179.39	5,770.37
London and Scottish Assurance Corporation, Limited	9,211.04	236.65	19,990.39	10,669.15	304.72	5.35	114.77	3.50	29,620.92	10,914.65
Lumbermen's Mutual Casualty Company							10.00		10.00	Nil
London Assurance Corporation	23,955.91	9,781.08							23,955.91	9,781.08
London Guarantee and Accident Company, Limited	25,502.93	8,374.51	35,449.97		4,770.37	1,936.33	2,352.45	613.78	68,075.72	10,924.62
London and Lancashire Insurance Company	90,517.13	24,259.50			990.14	97.60	184.54		91,691.81	24,357.10
Local Government Guarantee Society, Limited	3,461.55	1,125.86							3,461.55	1,125.86
London and Lancashire Guarantee and Accident Company	508.97				2,697.24	217.38	6,929.16	*2,419.47	10,135.37	*2,202.09
London-Canada Insurance Company	6,523.65	573.94			542.57		323.57	17.50	7,389.79	591.44
London Underwriters	11,200.57	4,397.36							11,200.57	4,397.36
[illegible]	10,818.69	[illegible]							[illegible]	[illegible]

Marine Insurance Company, Limited					2,374.90		31.29		2,406.19	Nil
Mercantile Fire Insurance Company	14,515.56	5,218.91							14,515.56	5,218.91
Minnesota Underwriters' Agency	3,656.52	1,687.99			502.53				4,159.05	1,687.99
Merchants' Casualty Company					234.81		571.36	15.00	806.17	15.00
Merchants' Marine Insurance Company, Limited	8,917.87	964.40							8,917.87	964.40
Milk River Mutual Fire Insurance Company	2,195.55	1,075.00							2,195.55	1,075.00
Mount Royal Assurance Company	18,321.39	1,054.39							18,321.39	1,054.39
Maryland Casualty Company							36.22		36.22	Nil
Minnesota Implement Mutual Fire Insurance Company	42,783.54	22,071.25							42,783.54	22,071.25
Mill Owners' Mutual Fire Insurance Company	4,043.41								4,043.41	Nil
Merchants and Traders' Insurance Company	2,616.91	131.65			5,727.83	1,141.07	Combined		8,344.74	1,272.72
Motor Union Insurance Company, Limited	2,755.28				190.25		250.70	70.65	3,196.23	70.65
National-Ben Franklin Fire Insurance Company	22,213.10	10,410.99							22,213.10	10,410.99
National Fire Insurance Company of Hartford	22,566.65	8,217.97							22,566.65	8,217.97
Nationale Fire Insurance Company of Paris	13,546.08	3,035.43							13,546.08	3,035.43
National Union Fire Insurance Company	3,213.06	1,953.32		15.00	96.57		72.42		3,382.05	1,968.32
National Provincial Insurance Company, Limited	14,026.92	6,056.42	115,735.47	52,012.74					129,762.39	58,069.16
New Jersey Insurance Company	9,284.17	3,147.16			2,118.87	1,387.02	1,277.13	243.93	12,680.17	4,778.11
Newark Fire Insurance Company	7,195.41	5,338.17			8.00	93.15	*3.00		7,200.41	5,431.32
Niagara Fire Insurance Company	17,480.56	2,506.57	14,695.01	7,798.21					32,175.57	10,304.78
New Hampshire Fire Insurance Company	14,680.50	10,079.81							14,680.50	10,079.81
North American Accident Insurance Company					157.65		561.91	8.60	719.56	8.60
North British and Mercantile Insurance Company, Limited	54,269.61	20,157.25			66.86				54,336.47	20,157.25
North Empire Fire Insurance Company	23,872.34	8,006.37							23,872.34	8,006.37
Northwest Fire Insurance Company	11,934.17	4,996.63							11,934.17	4,996.63
Northwestern Mutual Fire Association	39,592.66	27,537.43			284.58		21.44		39,898.68	27,537.43
Northwestern National Insurance Company	33,623.10	8,030.81			178.57		Combined		33,801.67	8,030.81
Northern Assurance Company	33,681.34	15,871.25			1,680.58	167.85	3,030.31	1,085.93	38,392.23	17,125.03
Norwich Union Fire Insurance Society	62,220.20	45,446.97			658.39	1,182.58	688.32	215.45	63,566.91	46,845.00
New York Underwriters' Agency	37,124.20	15,766.55	8,019.05	1,001.75	7.70				45,150.95	16,768.30
Nova Scotia Fire Underwriters	41,122.89	21,569.37	30,515.17	28,325.42	Combined		1,602.02	147.60	73,240.08	50,042.39
Occidental Fire Insurance Company	31,727.66	10,740.32			652.60	1,519.85	296.87	510.75	32,677.13	12,770.92
Ocean Accident and Guarantee Corporation, Limited	38,634.39	16,033.39			7,077.90	2,373.34	12,151.86	10,035.77	57,864.15	28,447.50
Pacific Coast Fire Insurance Company	15,236.33	8,446.99			112.51				15,348.84	8,446.99
Patriotic Assurance Company, Limited	10,213.61	3,906.89							10,213.61	3,906.89
Palatine Insurance Company, Limited	27,299.38	13,369.89			170.32	12.00			27,469.70	13,381.89
Phenix Fire Insurance Company of Paris, France	7,137.27	1,229.52							7,137.27	1,229.52
Phoenix Assurance Company, Limited, of London	38,469.34	11,638.46	31,443.76	18,295.41					69,913.10	29,933.87
Phoenix Insurance Company	24,717.10	11,938.08	69,643.34	37,091.81					94,360.44	49,029.84
Providence Washington Insurance Company	17,158.24	11,828.55							17,158.24	11,828.55
Prudential Assurance Company, Limited, of London	17,532.05	7,937.60							17,532.05	7,937.60
Provincial Insurance Company, Limited	19,123.88	11,611.13			52.82	1.50	23.50		19,200.20	11,612.63
Quebec Fire Assurance Company	15,354.13	3,093.97							15,354.13	3,093.97
Queen Insurance Company	31,288.06	5,616.07			42.00		18.00		31,348.06	5,616.07
Queensland Insurance Company	9,758.49	8,846.14							9,758.49	8,846.14
Royal Scottish Insurance Company	8,399.84	10,641.41							8,399.84	10,641.41
Railway Passengers Assurance Company					2,270.41	179.25	6,514.40	1,261.10	8,784.81	1,440.35
Retail Hardware Mutual Fire Insurance Company	42,783.54	22,071.25							42,783.54	22,071.25
Retail Lumberman's Mutual Fire Insurance Company	12,644.45	8,446.94							12,644.45	8,446.94
Reliance Insurance Company	7,626.32	3,532.20							7,626.32	3,532.20
Royal Exchange Assurance Company	56,749.63	10,657.19	115,735.47	52,012.74	169.13	Nil	205.35	Nil	172,859.58	62,669.87
Royal Insurance Company, Limited	92,299.32	18,899.38			1,250.65		815.00	123.99	94,364.97	19,023.37
Rochester Underwriters' Agency	33,579.99	19,021.64	62,957.61	27,998.06	1,930.80	53.35			98,468.40	47,073.05
Re-Insurance Company Rossia of Copenhagen	1,856.78	74.12							1,856.78	74.12
Scottish Metropolitan Assurance Company	15,003.90	6,736.14			743.39	10.45	1,095.59	135.38	16,842.88	6,881.97
Scottish Union and National Insurance Company	17,189.20	1,693.98							17,189.20	1,693.98
Springfield Fire and Marine Insurance Company	34,203.80	13,590.16	39,112.10	16,552.49	384.28		8.00		73,708.18	30,142.65
Saint Paul Fire and Marine Insurance Company	33,397.73	13,052.98	23,220.51	12,698.92	4,639.16	2,466.69	300.28	202.00	61,557.68	28,420.60
Scottish Canadian Assurance Corporation	37,117.08	21,540.04	30,736.09	11,628.89					67,853.17	33,168.93
Sterling Fire Insurance Company	3,986.27		21,175.87	7,376.87					25,162.14	7,376.87
Sun Insurance Office	35,078.30	12,818.17			22.98		2.87		35,104.15	12,818.17
St. Lawrence Underwriters' Agency	20,479.39	4,117.59			6,994.98	422.09	Combined		27,474.37	4,539.68
Security Insurance Company of New Haven	15,837.01	4,404.89	28,274.51	11,689.69					44,111.52	16,094.58
Sea Insurance Company, Limited	5,492.90	855.00							5,492.90	855.00
Travellers' Indemnity Company of Hartford							2,092.37	68.15	2,092.37	68.15
Toronto Casualty Fire and Marine Insurance Company	1,597.25	2,093.48			13,891.67	12,997.37	Combined		15,488.92	15,095.85
Union Assurance Society, Limited	30,736.70	24,330.49			458.13		914.44	412.61	32,109.27	24,743.03
Union Fire Insurance Company of Paris	16,662.47	4,346.63							16,662.47	4,846.63
United Assurance Underwriters' Agency	9,476.93	5,247.30	73,710.30	28,809.61					83,187.23	34,056.91
Union Insurance Society of Canton, Limited	64,101.24	19,451.13	57,152.18	29,932.45	10,960.68	2,569.97	8,175.50	3,994.66	140,389.60	55,951.81
United Mutual Fire Insurance Company	2,682.99								2,682.99	Nil
United States Fidelity and Guaranty Company							6,204.92	*3,199.84	6,204.92	*3,199.84
United States Fire Insurance Company	45,287.38	19,048.71			Combined		6,172.05	625.00	51,459.43	19,673.71
Wawanesa Mutual Insurance Company	84,322.87	38,996.97							84,322.87	38,996.97
Westchester Fire Insurance Company	36,585.96	15,388.19	62,930.72	33,516.70					99,516.68	49,404.89
Western Assurance Company	31,575.77	18,594.26			3,044.95	817.10	Combined		34,620.72	19,411.36
Winnipeg Fire Underwriters	42,593.29	26,549.45	20,196.00	15,430.73	Combined		599.69	199.36	63,388.98	42,179.54
World Fire and Marine Insurance Company	9,240.50	4,419.76			370.28		47.00		9,657.78	4,419.76
Yorkshire Insurance Company	29,744.54	23,775.54			734.70		4,540.52	2,084.59	35,019.76	25,860.13
Yang-Tsze Insurance Association, Limited	10,187.84	2,126.10							10,187.84	2,126.10
Zurich General Accident and Liability Insurance Co., Limited					2,859.46	46.20	3,371.87	779.75	6,231.33	825.95
	$3,950,682.68	$1,692,886.91	$2,048,242.91	$1,100,396.56	$ 163,435.01	$ 47,154.18	$ 135,638.12	$ 45,538.79	$6,297,998.72	$2,885,976.44

NOTE: "A" refers to Fire, Theft and Transportation.
"B" refers to Property Damage, Collision, Public Liability.
* Indicates red ink figures.

FRATERNAL SOCIETIES, 1925

NAME OF SOCIETY	Chief Agent or Attorney in Alberta	Total Assets	Total Liabilities	Total Receipts	Total Expenditures	Total Members	Members in Alberta	Total Amt. of Risk in Alberta	Total Amt. of Benefits Paid in Alberta 1925
Ancient Order of United Workmen of the Canadian Northwest	W. R. Wright, Calgary	.....	.....	.....	.....	.....	.....	.....	.....
Alliance Nationale	Alexander Lefort, Edmonton	$ 8,486,905.76	$ 91,485.14	$ 1,423,376.05	$ 825,042.97	32,817	50	$ 59,320.31	$ 2,145.71
Brotherhood of American Yeomen	R. F. Bayley, Edmonton	8,894,987.85	6,710,563.06	6,427,346.90	4,603,819.60	143,972	195	254,000.00	1,000.00
Canadian Order of Chosen Friends	Geo. Ingram, Edmonton	1,450,505.72	36,685.28	617,775.33	391,565.80	14,594	83	80,148.00	Nil
Canadian Order of Foresters	H. B. Speer, Edmonton	9,954,659.68	186,091.86	2,253,002.03	1,160,219.80	52,601	761	784,750.00	7,625.05
Grand Council Catholic Mutual Benefit Association of Canada	E. W. McCormack, Calgary	1,287,907.31	24,649.07	323,177.55	280,620.84	6,459	60	68,030.64	1,149.64
Independent Order of Foresters	Percy W. Abbott, Edmonton	38,458,368.87	1,417,253.61	4,876,608.07	4,382,598.62	153,953	740	930,008.00	15,852.00
Independent Order of Oddfellows, Manitoba and Northwest District	G. W. Potter, Edmonton	10,354.04	Nil	4,383.55	3,036.16	563	124	19,400.00	830.00
Knights of Columbus	Wm. A. Wells, Edmonton	22,857,669.44	265,788.11	6,259,848.33	3,974,247.97	236,231	246	353,000.00	4,000.00
Oddfellows' Relief Association of Canada	A. E. May, Edmonton	3,534,419.20	37,518.88	733,485.37	401,990.60	18,567	1,657	1,831,670.37	18,787.54
Order of United Commercial Travellers of America	S. S. Savage, Calgary	2,129,739.43	353,995.57	1,566,784.31	1,408,922.54	111,819	654	3,270,000.00	4,648.14
Society des Artisans Canadiens Francais	Adelard Baril, Edmonton	8,940,988.99	89,188.88	1,675,328.23	977,209.02	58,691	12	12,025.00	154.97
Supreme Lodge Knights of Pythias	C. F. P. Conybeare, Lethbridge	19,360,038.57	498,508.37	4,374,624.34	2,962,742.55	89,890	95	120,600.00	Nil
Western Mutual Life Association	F. S. Selwood, Calgary	1,809,642.02	993,704.00	602,951.79	408,659.57	15,110	782	1,564,000.00	10,000.00
Workmen's Circle	H. Hiller, Edmonton	3,393,377.85	80,674.83	1,279,931.43	998,076.16	84,791	33	10,900.00	144.00
Women's Benefit Association of the Maccabees	(Mrs.) Margaret Fraser, Edmonton	20,694,632.02	107,420.68	4,716,084.02	4,335,261.61	3,073	121	118,300.00	1,500.00
Grand Lodge of the Ancient Order of United Workmen of the Canadian North-West	W. R. Wright, Calgary	873,727.00	7,154.00	116,037.11	112,733.08	1,554	165	289,594.00	4,000.00

ANNUAL STATEMENT—1925 ALBERTA BUSINESS, LIFE INSURANCE

NAME OF COMPANY		Premiums	LOSSES		Insurance Written	Insurance at Risk	INVESTMENTS			
			Death Claims	Matured Policies			Bond	Mortgages	Other Securities	Total
Canada Life Assurance Company	Ord.	$ 498,510.30	$ 75,971.02	$ 13,000.00	$ 2,082,775.00	$14,758,661.00	.....	.....	.....	.....
	Ind.	Nil	Nil	Nil	Nil	Nil	.....	.....	.....	.....
	Group	36,860.72	19,200.00	Nil	321,275.80	2,708,500.00	$ 1,207,872.52	$ 9,032,376.71	$ 766,499.81	$11,006,749.04
Commercial Life Assurance Company of Canada		126,385.54	11,635.57	Nil	1,445,320.00	3,973,671.00	273,481.58	54,525.56	18,610.95	346,618.09
Confederation Life Association		286,854.89	33,125.00	7,137.00	1,114,249.00	9,243,962.00	Nil	235,370.30	501,658.03	737,028.33
Continental Life Insurance Company		94,366.15	14,500.00	1,000.00	998,350.00	3,453,515.00	530,452.93	20,479.97	5,017.84	555,950.74
Crown Life Insurance Company		77,717.54	6,704.00	1,000.00	540,761.00	2,601,494.00	114,427.00	59,862.43	Nil	174,289.45
Dominion of Canada Guarantee and Accident Insurance Company		5,475.09	Nil	Nil	174,000.00	246,500.00	111,854.29	500.00	Nil	112,354.29
Dominion Life Assurance Company		182,735.85	19,000.00	3,000.00	1,628,488.00	6,577,512.00	771,093.16	226,379.28	225,791.79	1,223,264.23
Excelsior Life Insurance Company		171,774.96	14,000.00	7,000.00	808,500.00	4,712,785.86	197,546.66	797,590.37	Nil	995,137.03
Great West Life Assurance Company	Ord.	942,400.44	111,853.25	23,730.00	.....	.....	.....	.....	.....	.....
	Ind.	Nil	Nil	Nil	.....	.....	.....	.....	.....	.....
	Group	191.40	1,250.00	Nil	4,253,509.00	29,472,931.00	841,715.11	3,247,003.70	405,949.55	4,494,668.36
Imperial Life Assurance Company of Canada		463,173.70	63,585.50	5,500.00	1,961,161.00	14,601,882.00	534,136.17	957,144.56	41,695.33	1,532,976.06
London Life Insurance Company	Ord.	168,356.08	20,630.00	1,135.36	2,571,557.00	6,836,274.00	.....	.....	.....	.....
	Ind.	2,677.67	392.50	2,427.60	Nil	Nil	.....	.....	.....	.....
	Group	69.99	Nil	Nil	29,000.00	28,000.00	689,929.02	Nil	Nil	689,929.02
London and Scottish Assurance Corporation, Limited		35,928.78	3,000.00	4,295.00	83,237.00	1,300,066.00	53,780.34	96,250.00	56,810.91	206,841.25
Metropolitan Life Insurance Company	Ord.	267,535.22	37,531.00	7,064.00	1,588,500.00	9,460,000.00	3,604,922.19	791,590.00	446,117.29	4,842,629.48
	Ind.	298,721.88	23,612.18	4,799.95	2,385,000.00	6,800,000.00	.....	.....	.....	.....
	Group	2,244.32	2,697.00	Nil	61,500.00	485,000.00	.....	.....	.....	.....
Monarch Life Assurance Company		116,523.07	8,406.85	1,200.00	1,118,049.00	4,444,562.00	257,861.36	49,201.61	74,541.12	381,604.09
Montreal Life Insurance Company		19,024.00	9,000.00	Nil	36,000.00	277,573.00	50,000.00	Nil	1,664.83	51,664.83
Mutual Life Assurance Company of Canada		507,395.23	69,584.00	23,169.00	3,150,878.00	20,122,841.00	1,109,211.47	1,718,313.75	32,613.22	2,860,138.44
Mutual Life Insurance Company of New York		94,401.70	14,396.00	5,000.00	302,054.00	3,517,965.00	Nil	Nil	Nil	Nil
Manufacturers Life Insurance Company		537,126.04	105,034.25	13,000.00	3,083,539.00	18,065,593.00	248,909.71	4,925,250.12	550,240.01	5,724,399.84
National Life Insurance Company		71,001.05	9,000.00	Nil	588,985.00	2,705,793.00	154,440.45	Nil	Nil	154,440.45
New York Life Insurance Company		478,950.75	56,251.85	4,207.00	2,862,169.00	14,254,545.00	Nil	6,449.99	Nil	6,449.99
North American Life Assurance Company		486,817.45	34,503.44	12,500.00	2,637,513.00	14,505,546.00	243,247.60	383,854.89	Nil	627,102.49
Northern Life Assurance Company		74,935.72	8,152.99	2,000.00	91,700.00	2,204,690.00	306,002.30	57,723.20	75,281.63	439,007.13
Ontario Equitable Life and Accident Insurance Company		45,024.32	4,487.99	Nil	649,000.00	1,783,937.00	316,070.72	18,692.93	32,003.75	366,767.40
Phoenix Assurance Company, Limited, of London		4,309.33	1,521.50	2,237.75	5,000.00	144,947.00	75,000.00	Nil	Nil	75,000.00
Prudential Insurance Company of America	Ord.	229,709.36	30,614.71	2,186.00	1,549,422.00	7,467,069.00	.....	.....	.....	.....
	Ind.	323,109.60	28,822.07	192.00	2,342,040.00	8,380,303.00	.....	.....	.....	.....
	Group	939.60	Nil	Nil	153,000.00	231,000.00	984,510.00	Nil	Nil	984,510.00
Royal Insurance Company, Limited		10,714.90	Nil	Nil	59,441.00	407,479.00	Nil	Nil	10,480.75	10,480.75
Standard Life Assurance Company		17,790.12	5,000.00	650.87	65,000.00	661,776.91	70,000.00	191,965.87	19,894.86	281,860.73
Sovereign Life Assurance Company		65,551.20	4,000.00	Nil	535,000.00	2,021,503.00	246,234.00	8,500.00	22,482.97	277,216.97
Sun Life Assurance Company of Canada	Ord.	768,001.84	35,520.90	43,469.95	3,735,306.00	20,237,410.00	.....	.....	.....	.....
	Ind.	Nil	Nil	Nil	Nil	Nil	.....	.....	.....	.....
	Group	11,234.13	7,000.00	Nil	Nil	774,500.00	1,042,070.39	718,996.42	12,083.65	1,773,150.46
Travellers Insurance Company	Ord.	121,554.99	6,825.98	Nil	838,610.00	5,069,301.00	.....	.....	.....	.....
	Ind.	Nil	Nil	Nil	Nil	Nil	.....	.....	.....	.....
	Group	628.50	Nil	Nil	75,000.00	150,000.00	100,000.00	Nil	Nil	100,000.00
Western Life Assurance Company		46,182.45	2,000.00	1,000.00	242,580.00	1,500,554.00	71,673.16	Nil	Nil	71,673.16
Western Empire Life Insurance Company		36,355.29	2,000.00	Nil	482,436.00	1,647,586.00	136,084.63	49,196.32	6,785.82	192,066.77

STATEMENT OF PREMIUMS AND LOSSES—MISCELLANEOUS CLASSES, 1925.

NAME OF COMPANY	ACCIDENT		SICKNESS		LIABILITY		BURGLARY		GUARANTEE		PLATE GLASS		TORNADO		EXPLOSION		LIVESTOCK		Steam Boiler, Sprinkler Leakage, Riot, Marine and Inland Transportation, Postal, Aircraft Forgery, Group, Elevator, Other Classes, Crop, Railroad, A. & S. Combined, Railway R. Stock, Inland Navigation		Totals	
	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred	Premiums	Losses Incurred
Acadia Fire Insurance Company															$ 2.65						$ 2.65	Nil
Aetna Insurance Company																						
Alberta Life and Accident Insurance Company	$ 9,503.54	$ 1,674.40	Combined										$ 204.80						$ 1,083.63	$ 181.70	1,288.43	$ 181.70
Alliance Assurance Company, Limited	305.40	1.62	$ 418.71	$ 12[illegible]	$ 46.65		$ 305.05		$ 2,509.07	$ 176.87	$ 682.19	$ 269.82									9,503.54	1,674.40
American Central Insurance Company																					4,267.07	572.21
Boiler Inspection and Insurance Company of Canada													159.25								159.25	Nil
British Empire Underwriters' Agency																			12,174.11		12,174.11	Nil
British America Assurance Company	127.55	Nil	Combined		372.25		596.43		20.99		1,385.74	6.00	9.60								2,512.56	6.00
Commercial Union Assurance Company, Ltd.	Combined		89.10		295.75	$ 31.88			10.82		89.88	4.25							1,700.15	30.33	2,185.70	66.46
Canadian General Insurance Company	56.06	20.00	Combined		10.00						23.28										89.34	2.90
Canada Accident and Fire Assurance Company											30.07						$ 1,320.00	$ 640.00			1,350.07	641.09
Canadian Indemnity Company	4,428.86	2,535.19	1[illegible]	[illegible]	20.42	76.00	226.99	$ *.12	6,734.07	917.83	608.21	245.06									13,738.66	4,626.58
Canadian Surety Company									50.00												50.00	Nil
Continental Casualty Company	30,911.45	7,465.45	25,[illegible]	[illegible]	62.75		240.23	819.67	4,978.88	1,577.54	176.65										5,395.76	2,397.21
Car and General Insurance Company	1,809.96	493.96	1[illegible]								123.47										56,863.71	26,141.51
Continental Insurance Company of N.Y.																					1,964.21	848.42
Canadian Fire Insurance Company													133.69								133.69	Nil
Casualty Company of Canada											671.33	44.00									671.33	44.00
Dominion of Canada Guarantee and Accident Insurance Company	14,512.47	3,402.58	14,481.99	4,601	743.50	133.50	288.39				2,032.57	1,531.10									2,320.96	1,531.10
Dominion Gresham Guarantee and Casualty Insurance Co	175.22	175.00	270.16	2[illegible]			432.10		1,461.25	659.15	3,442.56	1,602.63									8.00	
Employers' Liability Assurance Corporation, Limited	2,451.61	*1,098.51	2,076.25	1,467	4,357.26		243.94	22.62	5,491.93	1,256.98		16.76									35,081.87	10,400.48
Fidelity-Phenix Fire Insurance Company of N.Y.							858.41		4,668.78	8,336.47	1,148.06	213.89	11.60								6,178.84	1,492.79
Fidelity Insurance Company of Canada	275.00	85.75	624.15	37	847.24		123.31		6,041.35	7,169.05	627.51	47.50	167.81	$ 2.85							15,570.97	8,916.87
General Accident Assurance Company of Canada	3,114.91	824.00	1,[illegible]	1,[illegible]	3,837.73	213.35	1,827.01		8,237.86		2,485.64	1,785.20									167.81	2.85
Glens Falls Insurance Company													.71						12,652.[illegible]	5,689.69	8,538.56	7,679.35
Globe Indemnity Company of Canada	10,579.49	2,983.98	7,[illegible]		[illegible].60	596.52	56.87	7.75	728.02	829.50	914.65	548.90									73.33	12.60
Grain Insurance and Guarantee Company							1,098.96		8,752.23	12,492.04											21,303.00	8,524.02
General Accident, Fire and Life Assurance Corporation, Limited					[illegible]38.19		31.50				595.51	116.44									515.96	14.50
Globe and Rutgers Fire Insurance Company																					765.20	116.44
Great American Insurance Company													75.42								21.80	
Guardian Insurance Company of Canada	769.16	51.50	11.08	[illegible]	896.48	25.25	49.50		2,345.72		890.04	541.41	17.75	17.00							97.22	Nil
Guarantee Company of North America																					17.75	17.00
Hartford Accident and Indemnity Company	81.10		48.53						1,918.55	8,480.76											5,561.98	1,125.26
Hartford Fire Insurance Company							1.98														1,918.55	8,480.76
Hartford Live Stock Insurance Company																					131.61	Nil
Home Insurance Company																			1,227.34	165.22	1,227.34	165.22
Home Assurance Company of Canada	22,654.46	7,860.91											656.20								656.20	Nil
Imperial Guarantee and Accident Underwriters	Combined		11,591.37	9,25[illegible]	744.87	175.00	(Accident and Sickness Combined with Automobile)						415.22	175.00							700.16	1,400.00
Imperial Insurance Office	16.67								216.12	1,317.71	793.09	300.20									1,115.38	1,575.00
Insurance Company State of Pennsylvania									15.00												22,654.46	7,860.91
Indemnity Insurance Company of North America	197.00	167.14	296.00	47[illegible]	25.00		67.50				255.49		24.25								13,145.45	11,074.80
Law Union and Rock Insurance Company, Limited	117.20		58.50	28[illegible]	20.50		18.25		47.90		314.44										31.67	Nil
Liverpool and London and Globe Insurance Company, Limited	1,740.05	282.72	1,197.52	366[illegible]	150.23		49.90		187.99												24.25	Nil
London and Scottish Assurance Corporation, Limited	24.00		45.00			50.00			45.00												840.99	214.27
London Guarantee & Accident Company, Limited	2,376.98	4,499.32	1,785.29	197	172.50		106.20		8,448.88	5,010.13	503.06	43.39									576.79	28.57
Loyal Protective Insurance Company	24,447.64	10,734.24	Combined																837.00	*1,027.79	3,325.69	649.70
London and Lancashire Guarantee and Accident Company	2,455.34	604.25	2,011.20	1,13[illegible]	503.61	2,500.00	28.75		1,609.05		3,010.87	1,679.36									69.00	50.30
Marine Insurance Company, Limited																					13,729.91	8,722.67
Merchants' Casualty Company	30,909.87	10,540.66	Combined																		24,447.64	10,734.24
Maryland Casualty Company	1,546.68	392.95	1,418.37	15[illegible]	185.26		455.90		879.14	3,000.00	119.86	35.15									9,618.82	5,921.92
Merchants and Traders' Assurance Company					979.33	286.83	365.33	Nil	1,378.01	Nil	3,541.73	2,489.58					1,625.13	561.66	2,871.86	584.99	174.92	Nil
Metropolitan Life Insurance Company	2,794.93	1,620.98	Combined																		30,909.87	10,540.66
Motor Union Insurance Company, Limited	47.21																				5,399.16	3,583.10
National Fire Insurance Company of Hartford																					10,761.39	3,923.06
National Union Fire Insurance Company													108.52								2,794.93	1,620.98
New Jersey Insurance Company													137.13								47.21	Nil
North American Accident Insurance Company	222.86	133.22	135.06	13[illegible]	42.72						24.78								1,548.91		108.52	Nil
North British and Mercantile Insurance Company, Limited			25.00																		137.13	Nil
Northern Assurance Company	696.90	184.47	730.16	43[illegible]	*1.28		64.70	4.87	256.17		1,751.89	554.57									1,548.91	Nil
Norwich Union Fire Insurance Society, Limited	897.19	487.74	1,034.17	1,51[illegible]	500.86		72.05	1,030.00	504.33	1,342.04	1,252.48	946.90									425.42	271.79
New York Underwriters' Agency													78.80	60.50					670.90	265.66	25.00	Nil
New York Casualty Company											2,274.72	857.30									3,498.54	1,183.49
National Surety Company							372.48	39.75	11,177.74	1,449.24			92.00						2,977.73	756.57	4,261.08	5,320.50
Nova Scotia Fire Underwriters													26.50						753.47		748.80	326.16
Northwestern National Insurance Company																					2,274.72	857.30
National Plate Glass Insurance Company											1,339.43	382.86									14,527.95	2,245.56
National Provincial Insurance Company, Limited											180.25	Nil									845.47	Nil
Ocean Accident and Guarantee Corporation, Limited	8,098.22	5,997.19	3,589.06	1,01[illegible]	2,752.98	*411.55	1,445.27	*780.91	1,343.58		5,523.55	2,951.68							538.97		1,339.43	382.86
Protective Association of Canada	11,171.50	6,715.97	Com[illegible]																		180.25	Nil
Railway Passengers' Assurance Company	1,261.03	835.45	875.25	63[illegible]	342.44		77.00		8,173.52	8,068.03	2,417.57	1,000.74							2,166.53	173.35	23,291.63	8,770.56
Rochester Underwriters' Agency													218.86								11,171.50	6,715.97
Royal Exchange Assurance	450.76	341.75	79.13	229	40.00				446.59												15,313.84	10,714.34
Scottish Metropolitan Assurance Company	1,204.26	481.43	1,824.76	1,17[illegible]					210.95												218.86	Nil
Scottish Union and National Insurance Company													12.00						180.00		1,016.48	571.23
Springfield Fire and Marine Insurance Company													66.26	48.25					15.55		3,239.97	1,653.05
St. Paul Fire and Marine Insurance Company													116.84						3,070.51	543.45	192.00	
Sun Insurance Office	87.77	*1,012.84	67.50						159.16												81.91	48.25
Security Insurance Company													82.11								3,187.35	543.45
St. Lawrence Underwriters' Agency	Combined		127.60		372.25		596.43		20.99		1,385.73	6.00	9.57								314.43	*1,012.84
Travelers' Insurance Company	12,552.32	5,856.99	5,277.04																		82.11	Nil
Travellers' Indemnity Company							209.58				36.72	140.00							185.82		2,512.57	6.00
Toronto Casualty Fire and Marine Insurance Company	32.00	68.33	74.00	20[illegible]	20.00		179.35		1,152.30		1,242.39	593.24							75.36		18,015.18	10,633.79
Union Assurance Society, Limited											129.18	21.00							7.50		321.66	140.00
Union Insurance Society of Canton, Limited	30,399.92	13,436.16	Combined		235.00																2,707.54	765.14
United States Fidelity and Guaranty Company	706.00	253.55	361.32	[illegible]			1,296.10		23,776.34	8,211.92	916.91	283.72							5,032.[illegible]	1,141.52	129.18	21.00
United States Fire Insurance Company													4.80								35,667.55	14,577.62
Western Casualty Insurance Company	2,648.60	557.76	Combined																		27,059.67	8,884.89
Winnipeg Fire Underwriters													19.50								4.80	Nil
Western Assurance Company	89.10		Combined		295.75	31.89			10.83		89.88	4.25									2,648.60	557.76
World Fire and Marine Insurance Company													4.80						797.08	63.15	19.50	Nil
Yorkshire Insurance Company	2,808.91	716.68	3,277.01	1,256.[illegible]	3,479.68	1,784.36	65.87		663.31		2,054.10	570.80					98.28		258.45		1,282.61	99.29
Zurich General Accident and Liability Insurance Company, Ltd.	25.00	23.33			1,226.32	76.75	817.68				549.68										263.25	Nil
	$241,779.15	$ 90,395.21	$ 90,088.42	$ 54,71[illegible]	$ 26,176.84	$ 5,569.78	$ 12,169.01	$ 1,143.63	$114,627.92	$ 70,295.26	$ 45,635.16	$ 19,833.70	$ 2,197.79	$ 303.60	$ 2.65	Nil	$ 3,699.61	$ 1,201.66	$ 52,613.78	$ 9,994.91	12,447.66	4,322.60
																					2,618.68	100.08
																					$588,990.33	$253,453.17

* Indicates red ink figures.

Fires often occur by buildings "settling", and the weight of a wall resting on the chimney causes the bricks to loosen, leaving cracks in the chimney.

The causes above referred to, which are responsible for 269 fires during the period covered by this report, have been purposely taken from Table No. 4, "Causes of Dwelling Fires", but many of these same causes, it will be noticed, have been responsible for fires in properties of other occupancies. These fires, without exception, due to carelessness or neglect, could have been prevented. Surely this is a high price to pay for indifference.

Compilation of Statistics.

Reference was made in the 1923 and 1924 reports of the Department, under this heading, of the difficulty experienced in regard to compilation of accurate statistics. The total loss by fire as reported in the past has undoubtedly been inaccurate, there being either a number of fires which were not reported or a number of properties destroyed by fire upon which no insurance was carried.

The new Fire Prevention Act, Chapter 34, assented to on April 8th of this year, will overcome this difficulty if the people of Alberta follow the provisions of the Act in connection with the reporting of fires. Section 24, sub-section 3, requires that "Every person, firm or corporation sustaining a loss or claiming to have sustained a loss by fire on property in Alberta shall report to the Fire Commissioner within five days after the occurrence of the fire," etc. The Department is using every means available to notify the public of these provisions. It is important that as accurate a record as possible of the annual fire waste of the province be available, statistics of this nature being of incalculable value in many respects.

The new Act in its entirety is drafted with one aim, viz.: to assist the Fire Commissioner's Office in an endeavour to lessen the enormous fire waste of our province, and to furnish the Fire Commissioner with greater facilities for the detection of arson. Fire Chiefs of the cities, local assistants, and Secretary-Treasurers of towns and villages are being requested to notify owners or occupants of properties destroyed by fire of the provisions of the Act as above referred to, and registered companies undertaking Fire Insurance in the province have been circularized requesting the assistance of the companies' representatives and the use of "stickers" on all Fire Policies issued in the Province, drawing these requirements to the attention of the insuring public.

Investigations.

During the past year, as in 1924, our greatest activities were directed to investigations as to the cause and origin of fires under suspicion. Table No. 6 shows that 77 investigations were made, and 25 informations laid, while 13 convictions were secured. No criminal action was taken in three of these cases, for reasons stated in the table.

The work of the Department appears to be giving satisfaction to all concerned. Numerous requests asking that investigations be carried out were received during the year; all of which were given attention, and the cases brought to a satisfactory conclusion. Seven are still under investigation.

Inspections.

During the year 679 towns and villages have been inspected, an increase of 167 over last year's work, or 332 more than the year 1923. Three inspectors were exclusively engaged 340 days of the year in this particular class of work, and issued 359 orders for the correction of defects of various kinds as indicated in Table No. 5.

We cannot refrain from drawing attention to the number of orders it was found necessary to issue to compel the removal of refuse and a general clean-up around buildings. Our inspectors have reported that in many instances the condition of some properties is appalling, not only being dangerous from a fire prevention standpoint, but also most unsanitary. In cases of this kind verbal orders are given requiring the immediate removal of the refuse, and the property is again inspected before the official leaves the district.

We regret to report that 11 deaths occurred through fire during the year. This, however, shows a considerable reduction from the previous year, when 23 fatalities were recorded. The cause of 3 deaths by fire is the use of coal oil or gasoline to start fires. Of the 11 deaths, 7 were those of children under 14 years of age. (Table No. 7.)

I wish to take this opportunity of thanking those whose aid has been offered, and solicited from time to time in matters pertaining to fire prevention and especially to Fire Insurance Companies, adjusters of fire losses, fire chiefs and local assistants. Co-operation has been freely rendered to the Fire Commissioner in the exercise of his duties, particularly by the Alberta Provincial Police and other police forces of the province, and by the fire marshals of the cities. I desire especially to commend the fire marshals of British Columbia and Ontario for valuable assistance rendered our department which resulted in our securing convictions in two cases of arson.

I have the honour to be, Sir,

Your obedient servant,

Henry Brace,
Fire Commissioner.

TABLE NO. 1.

A Comparison of the Monthly Losses in 1924 and 1925.

	1924		1925	
	No. of Fires	Loss	No. of Fires	Loss
January	105	$ 175,115.07	315	$ 349,417.12
February	98	157,390.96	211	154,678.22
March	140	228,831.61	175	137,295.39
April	184	175,939.98	217	276,581.67
May	231	251,403.39	179	140,429.35
June	162	145,986.32	45	110,726.76
July	63	105,215.42	78	143,552.01
August	83	120,639.91	96	84,386.48
September	57	104,308.34	84	112,422.15
October	91	120,892.70	67	91,278.96
November	127	213,854.06	56	42,386.72
December	150	251,925.52	77	47,942.66
Total	1,491	$2,049,503.28	1,600	$1,691,597.49

TABLE NO. 2

A Brief Comparison of Fire Losses Since the Promulgation of the Fire Prevention Act (July 1st, 1919).

From July 1st to December 31st, 1919, 539 Fires with a loss of	$ 474,507.17
From January 1st to December 31st, 1920, 870 Fires with a loss of	1,054,192.55
From January 1st to December 31st, 1921, 993 Fires with a loss of	1,737,604.95
From January 1st to December 31st, 1922, 1,482 Fires with a loss of	2,052,398.98
From January 1st, to December 31st, 1923, 1,753 Fires with a loss of	2,709,400.66
From January 1st to December 31st, 1924, 1,491 Fires with a loss of	2,049,503.28
From January 1st to December 31st, 1925, 1,600 Fires with a loss of	1,691,597.49
Total of 8,648 Fires, with a loss of	$11,769,205.08

TABLE NO. 3.

Classification of Property and Damage to Each.

Property.	No. of Fires	Damage
Barns	154	$ 86,054.20
Bakeries	5	2,734.50
Barber Shops and Pool Halls	12	13,257.19
Banks	9	7,959.20
Blocks and Apartments	58	98,287.33
Blacksmith Shops	9	4,275.45
Chicken-houses	20	8,053.29
Club Rooms	11	1,055.30
Coal Mining Property	11	26,721.90
Cleaning, Pressing & Dyeing	8	6,828.87
Dwellings	700	232,278.15
Elevators	19	50,317.33
Exhibition Building	1	32,500.00
Factories and Brick Plants	3	120,740.18
Garages and Autos	48	25,909.64
Hotels	43	12,416.43
Hospitals	6	646.76
Lumberyards	8	82,269.37
Mills	30	112,634.58
Miscellaneous	23	50,990.15
Not Classified	46	14,725.91
Offices	17	718.53
Power Houses	5	11,088.56
Printing Establishments	5	7,366.16
Restaurants	22	8,379.41
Rolling Stock	3	522.69
Rooming Houses	8	8,949.00
Schools	28	40,459.60
Stores	237	458,854.60
Theatres	3	550.85
Warehouses	48	164,052.36
	1,600	$1,691,597.49

TABLE NO. 4.

Classification of Property Burned and Causes, 1925

PROPERTY	CAUSES	Number of Fires
Bakeries, 5—	Exposure	1
Frame 5	Hot Ashes	1
	Undetermined	3
Banks, 9—	Careless Smoker	2
Brick 4	Defective Stove Pipes	1
Frame 5	Exposure	1
	Undetermined	5
Barber Shops and Pool Rooms, 12—	Careless Smoker	1
	Defective Stove Pipes	1
Brick 1	Embers from Stove	1
Frame 10	Exposure	3
Metal-clad 1	Overheated Stove Pipes	1
	Undetermined	5
Barns, 154—	Careless Smoker	10
Brick 1	Children playing with matches	2
Frame 140	Explosion of Gas Engine	2
Frame and Logs 10	Exposure	2
Logs 2	Lantern Exploded	1
Logs and Galvanized Iron 1	Lightning	14
	Overturned Lanterns	3
	Prairie and Bush Fires	6
	Sparks from chimney	1
	Spontaneous Combustion	10
	Undetermined	103
Blacksmiths' Shops, 9—	Overheated furnace	1
Frame 7	Spontaneous Combustion	1
Logs 1	Undetermined	7
Metal-clad 1		
Blocks and Apartments, 58—	Blow Torch	1
	Careless Smoker	9
Brick 27	Curtain near Stove	1
Brick Veneer 6	Defective Chimney	1
Concrete 1	Defective Oil Stoves	2
Frame 24	Defective Wiring	5
	Explosion in Cleaning Drum	1
	Exposure	1
	Fire Works	1
	Gas Stove	1
	Gasoline Explosion	1
	Incendiary	1
	Matches	3
	Overheated Electric Iron	2
	Overheated Stoves	4
	Overheated Stove Pipes	1
	Spontaneous Combustion	2
	Undetermined	21
Chicken-houses, 20—	Burning Refuse	2
Frame 20	Children playing with matches	1
	Exposure	3
	Hot Ashes	3
	Sparks from chimney	1
	Undetermined	10

TABLE NO. 4—*Continued*

PROPERTY		CAUSES	Number of Fires
Cleaning, Pressing and Dyeing, 8—		Benzine Plant	1
Brick	1	Discarded match	1
Brick Veneer	2	Overheated gas burner	1
Frame	5	Undetermined	5
Club Rooms, 11—		Careless Smoker	1
Brick	6	Exposure	4
Frame	5	Matches	1
		Short Circuit	1
		Undetermined	1
Coal Mine Property, 11—		Spontaneous Combustion	3
		Undetermined	8
Frame	11		
Dwellings, 700—		Arson	4
Brick	16	Broken Gas Mantle	1
Brick & Concrete	1	Bush Fires	2
Brick & Stone	1	Candles	7
Brick Veneer	8	Careless Smoker	17
Frame	671	Children playing with matches	11
Logs	2	Clothing, etc., too near Stoves	16
Stucco	1	Christmas Tree	1
		Coal Oil Stove	1
		Curling Irons on Bed	1
		Defective Chimneys	46
		Defective Fireplace	1
		Defective Wiring	15
		Electric Irons	5
		Electric Light Bulbs in Bed	3
		Electric Warming Pad in Bed	1
		Embers from fireplaces and Stoves	34
		Explosion of Oil Lamps, Coal Gas, Natural Gas, Coal and Oil Stoves, and Gasoline	16
		Explosion of Child's Motion Picture machine	1
		Explosion of Gasoline Iron	1
		Explosion of Aladdin Lamp	1
		Exposure	35
		Fire Works	1
		Flame from gas stove	1
		Gas Leakage	3
		Gasoline Lamp	1
		Hot Ashes	11
		Incendiary	4
		Lamps and Lanterns Upset	6
		Lightning	14
		Lighting fires with gasoline and coal oil	4
		Matches	27
		Oily Rags	2
		Overheated Stoves and Furnaces	43
		Overheated Stove and Furnace Pipes	56
		Sparks from Chimneys	17
		Spontaneous Combustion	2
		Smudge	1
		Tar Ignited	1
		Undetermined	284
		Vacuum Cleaner	1
		Wax caught fire	1

TABLE NO. 4—*Continued*

PROPERTY		CAUSES	Number of Fires
Elevators, 19—		Exposure	1
Frame	18	Hot Box	1
Metal-clad	1	Lightning	6
		Overheated Stove Pipes	2
		Undetermined	9
Exhibition Building, 1—		Explosion of Coal Oil Stove	1
Frame & Stucco	1		
Factories and Brick Plants, 3—		Broken Gas Pipe	1
		Undetermined	2
Brick	1		
Brick & Frame	1		
Frame	1		
Garages, 48—		Children playing with matches	2
Brick	8	Disconnected Gas Pipe	1
Brick Veneer	1	Engine Exhaust	2
Frame	39	Explosion of coal oil stove	1
		Exposure	3
		Gasoline Explosion	4
		Gasoline ignited	2
		Gas Stove Upset	1
		Hot Ashes	3
		Overheated Furnaces	2
		Overheated Stove Pipes	3
		Short Circuit	5
		Undetermined	19
Hospitals, 6—		Burning Refuse	1
Brick	3	Careless Smoker	1
Frame	3	Discarded matches	2
		Undetermined	2
Hotels, 43—		Arson	1
Brick	19	Careless Smoker	10
Frame	23	Curling Irons	2
Frame & Tile	1	Curtains near Stove	1
		Discarded matches	2
		Embers from Fireplaces	1
		Exposure	11
		Lightning	1
		Overheated Stove	1
		Spirit Stove	1
		Undetermined	12
Lumberyards, 8—		Explosion of Gasoline	1
Frame	8	Lightning	2
		Undetermined	5
Mills, 30—		Boiler Fires	1
Brick	4	Careless Smoker	3
Brick Veneer	1	Children playing with matches	1
Frame	25	Exposure	1
		Lightning	3
		Sparks from chimney	1
		Spontaneous Combustion	1
		Undetermined	19

TABLE NO. 4—*Continued*

PROPERTY		CAUSES	Number of Fires
Miscellaneous, 23—		Careless Smoker	1
Brick	1	Discarded matches	2
Brick Veneer	2	Exposure	3
Frame	18	Gasoline Exploded	2
Metal-clad	2	Lantern Exploded	1
		Overheated Stove	1
		Overheated Stove Pipes	2
		Straw Stack	1
		Undetermined	10
Not Classified, 46—		Careless Smoker	1
Brick	3	Children playing with matches	2
Brick Veneer	2	Coal oil stove	1
Frame	38	Exposure	5
Logs	1	Lantern upset	1
Metal-clad	2	Sparks from Chimney	1
		Undetermined	35
Offices, 17—		Exposure	2
Brick & Stone	1	Eye-shade caught fire	1
Frame	16	Gasoline Engine	1
		Undetermined	13
Power Houses, 5—		Back-fire of Gas Engine	1
Brick	1	Burning Refuse	1
Brick Veneer	1	Defective Wiring	1
Frame	3	Undetermined	2
Printing Establishments, 5—		Careless Smoker	1
		Exposure	2
Brick	3	Overheating of Steam Rollers	1
Frame	2	Undetermined	1
Restaurants, 22—		Careless Smoker	1
Brick	2	Embers from stove	2
Brick & Tile	1	Exposure	6
Frame	18	Overheated Stoves and Pipes	2
Metal-clad	1	Undetermined	11
Rolling Stock, 3—		Overheated Stove	1
		Undetermined	2
Rooming Houses, 8—		Discarded matches	1
Brick	1	Embers from fireplace	1
Brick Veneer	1	Hot Ashes	1
Frame	6	Overheated Stove Pipes	1
		Undetermined	4
Schools, 28—		Defective Chimney	2
Brick	4	Hot Ashes	1
Brick Veneer	2	Lightning	5
Frame	22	Overheated Boiler	1
		Overheated Furnace	4
		Overheated Stove Pipes	1
		Undetermined	14
Stores, 237—		Arson	1
Brick	64	Burning Rubbish	1
Brick Veneer	5	Careless Smoker	12
Brick & Tile	1	Case of Matches Ignited	1

TABLE NO. 4—*Continued*

PROPERTY		CAUSES	Number of Fires
Concrete	2	Defective Chimney	2
Frame	158	Defective Motor	1
Logs & Frame	1	Defective Wiring	3
Metal-clad	6	Discarded Matches	9
		Electric Iron	4
		Exposure	57
		Explosion	1
		Explosion of Gasoline	2
		Explosion of Coal Gas	1
		Flame from Oil Lamps	2
		Furnace (Pipeless)	1
		Gasoline Stove	1
		Gas Lamp Exploded	1
		Hot Ashes	1
		Incendiary	3
		Leakage of Oil	2
		Lightning	3
		Oil Lamp Upset	2
		Oil Stove	1
		Overheated Stoves	3
		Overheated Stove Pipes	5
		Pleating Machine	1
		Short Circuit in Car	1
		Spontaneous Combustion	5
		Undetermined	110
Theatres, 3—		Careless Smoker	1
Brick	1	Undetermined	2
Brick & Concrete	1		
Frame	1		
Warehouses & Storage, 48—		Boy playing with matches	1
		Careless Smoker	2
Brick	21	Defective Chimney	2
Brick Veneer	2	Embers from Furnace	1
Frame	25	Exposure	5
		Lightning	2
		Matches	3
		Overheated Stove	2
		Overheated Stove Pipes	1
		Spontaneous Combustion	1
		Undetermined	28

TABLE NO. 5

Inspections and Orders Issued.

Number of Cities, Towns and Villages visited and Inspected	679
Number of Orders issued for correction of defects	359
Number of days engaged (3 Inspectors)	340

Character of Orders:—

To provide Concrete, Cinder or Earth floors, and to remove wooden floors from Garages	4
To provide better storage for inflammable Oils, Gasoline, etc.	18
To provide better exits from Public Halls	11
To erect Fire Exits in Public Schools and Hotels	8
To provide Drip Pans for Oil Barrels in Warehouses	10
To erect Brick Chimneys	12
To extend exhaust pipe from Gasoline Engine to outside of building	4
To repair Fire Alarm system in Hotels	6
To tear down and remove old and dilapidated building	1
General Clean-up around buildings outside	225
General Clean-up around buildings inside	51
Miscellaneous	9

TABLE NO. 6

Fire Investigations.

Number of cases investigated	77
Number of Informations laid	25
Number of Convictions	13
Number absconded before Information laid	2
Number Not Guilty	10
Incendiary suspected	15
Cases assigned	20
Unknown	10
Under Investigation	7
Number of days engaged (3 Investigators)	163
Mileage by Train (including inspections)	6,304
Mileage by Car (including inspections)	18,522
Total mileage	24,826

Convictions 13

1	Three years' Hard Labor.
4	Two years' Hard Labor.
2	Two years less one day Hard Labor.
1	One year and six months' Hard Labor.
2	One year Hard Labor.
1	Six months' Hard Labor.
1	One year Suspended Sentence.
1	$5.00 and Costs.

In the following cases no criminal action taken:

2 Suffering from Neurasthenia. Placed in care of Medical Authorities for attention.

1 Child under eight years of age. Placed in care of Department of Neglected Children.

TABLE NO. 6—*Continued*

Charge.	Cases Entered	Convictions	Dismissals and Withdrawals	Absconded	Total
Arson	23	11	10	2	23
Obtaining money by false pretences	1	1	.....	.....	1
Not complying with Order of Fire Commissioner	1	1	.....	.....	1

TABLE NO. 7.

Deaths From Fire, 1925.

January 9th, 1925—John Nicholson, of Delburne, Alberta, aged 57 years and 5 days. Cause of death was asphyxiation on entering a burning building (his own Store) to rescue valuables. Immediate death.

April 12th, 1925—Hilda Myrtle Tilby, Edmonton, Alberta, aged 13 years and 6 months, died from shock following extensive burns of body caused by lighting fire with Coal Oil. Died at Royal Alexandra Hospital, Edmonton.

April 14th, 1925—Mary Biggar, of Namaka, Alberta, aged 37 years, died from burns received from explosion of a gasoline iron.

May 29th, 1925—Annie Romanchuk, of Stry, Alberta, aged 4 years, died from injuries received in burning building.

June 16th, 1925—Catherine Harasewich, aged 3 years, died at Vegreville General Hospital from shock caused by burns received in burning building.

July 8th, 1925—Edith Elizabeth Bartle, of Edson, Alberta, aged 12 years, 4 months and 23 days, died of shock from extensive burns caused by lighting fire with Gasoline. Death occurred 19 days later in Edson Hospital.

August 27th, 1925—Carl Wm. Bahrke, of Brant, Alberta, aged 39 years and 11 months. Cause of death, explosion of Gasoline Tank. Death immediate, due to fractured skull, ruptured abdominal wall and lower part of left arm blown off. He was also very badly burned. Any one of these injuries may have caused death.

September 18th, 1925—Marion Amer, aged 45 years, married. On Farm North of Holden, Alberta. Clothing caught fire. Death due to burns and shock. Immediate.

October 15th, 1925—Paul Krywonishka, of Vermilion, Alberta, aged 12 years. Burnt to death in burning dwelling, ignited by use of Coal Oil in lighting a fire. Immediate.

December 6th, 1925—Alfred Swartz, of Newcastle, Alberta, aged 11 years. Burned to death in burning dwelling.

December 8th, 1925—Eva Matilda Wermerstrom, of Elnora, Alberta, aged 3 years and 2 months. Burnt to death when her clothing caught fire.